

Table I.01: All Causes of Deaths in the USA in 2007		
Causes of Death	Number of Deaths	Percent
Major cardiovascular diseases	806,156	33.30%
Malignant neoplasms	562,875	23.20%
All other diseases	238,192	9.80%
Chronic lower respiratory diseases	127,924	5.30%
Accidents (unintentional injuries)	123,706	5.10%
Alzheimer's disease	74,632	3.10%
Diabetes mellitus	71,382	2.90%
Influenza and pneumonia	52,717	2.20%
Nephritis, nephrotic syndrome and nephrosis	46,448	1.90%
Septicemia	34,828	1.40%
Intentional self-harm (suicide)	34,598	1.40%
Symptoms, signs and abnormal clinical and laboratory findings, not elsewhere classified	33,500	1.40%
Chronic liver disease and cirrhosis	29,165	1.20%
Other diseases of respiratory system	28,508	1.20%
Parkinson's disease	20,058	0.80%
Assault (homicide)	18,361	0.80%
Pneumonitis due to solids and liquids	16,988	0.70%
Certain conditions originating in the perinatal period	14,599	0.60%
In situ neoplasms, benign neoplasms and neoplasms of uncertain or unknown behavior	14,204	0.60%
Human immunodeficiency virus (HIV) disease	11,295	0.50%
Congenital malformations, deformations and chromosomal abnormalities	10,421	0.40%
Viral hepatitis	7,407	0.30%
Certain other intestinal infections	6,758	0.30%
Other and unspecified infectious and parasitic diseases and their sequelae	5,825	0.20%
Events of undetermined intent	5,381	0.20%
Anemias	4,829	0.20%
Other disorders of circulatory system	4,101	0.20%

Causes of Death	Number of Deaths	Percent
Cholelithiasis and other disorders of gallbladder	3,237	0.10%
Peptic ulcer	3,045	0.10%
Nutritional deficiencies	2,852	0.10%
Complications of medical and surgical care	2,597	0.10%
Hernia	1,698	0.10%
Pneumoconioses and chemical effects	915	0.00%
Pregnancy, childbirth and the puerperium	769	0.00%
Meningitis	655	0.00%
Infections of kidney	628	0.00%
Tuberculosis	554	0.00%
Hyperplasia of prostate	491	0.00%
Diseases of appendix	426	0.00%
Legal intervention	412	0.00%
Other acute lower respiratory infections	255	0.00%
Inflammatory diseases of female pelvic organs	116	0.00%
Meningococcal infection	87	0.00%
Syphilis	42	0.00%
Salmonella infections	30	0.00%
Operations of war and their sequelae	21	0.00%
Whooping cough	9	0.00%
Malaria	5	0.00%
Shigellosis and amebiasis	4	0.00%
Scarlet fever and erysipelas	3	0.00%
Arthropod-borne viral encephalitis	3	0.00%
Acute poliomyelitis	0	0.00%
Measles	0	0.00%
Total Deaths	2,423,712	100.00%
SOURCE: http://cdc.gov/NCHS/data/nvsr/nvsr58/nvsr58_19.pdf		

Causes of Death	Number of Deaths	Percent
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See Also:

<http://bruessard.com>

Table I.02: Injury–Related Causes of Deaths in the USA in 2007

Causes / Types of Injury–Related Deaths	Unintentional	Suicide	Homicide	Undetermined	Legal Intervention / War	Type Total	Percent
All transport	46,067	131	30	22	0	46,250	25.30%
Poisoning	29,846	6,358	85	3,770	0	40,059	22.00%
Firearm.	613	17,352	12,632	276	351	31,224	17.10%
Fall	22,631	731	15	66	0	23,443	12.80%
Suffocation	5,997	8,161	637	135	0	14,930	8.20%
Unspecified	6,019	163	1,846	535	4	8,567	4.70%
Drowning	3,443	358	49	236	0	4,086	2.20%
Fire/hot object or substance	3,375	157	141	101	0	3,774	2.10%
Cut/Pierce	111	619	1,981	23	0	2,734	1.50%
Other specified, not elsewhere classified	1,113	236	586	197	33	2,165	1.20%
Other specified, classifiable	1,542	331	186	17	45	2,121	1.20%
Natural/environmental	1,449	0	0	0	0	1,449	0.80%
Struck by or against	832	1	173	3	0	1,009	0.60%
Machinery	659	0	0	0	0	659	0.40%
Overexertion	9	0	0	0	0	9	0.00%
Cause Total	123,706	34,598	18,361	5,381	433	182,479	100.00%
Type Percent	67.80%	19.00%	10.10%	2.90%	0.20%	100.00%	

SOURCE:

http://cdc.gov/NCHS/data/nvsr/nvsr58/nvsr58_19.pdf**See Also:**<http://bruessard.com>

Table I.03: Homicide–Related Deaths in USA in 2007		
Causes of Death	Homicide	Percent
All transport	30	0.20%
Poisoning	85	0.50%
Firearm	12,632	68.80%
Fall	15	0.10%
Suffocation	637	3.50%
Unspecified	1,846	10.10%
Drowning	49	0.30%
Fire/hot object or substance	141	0.80%
Cut/Pierce	1,981	10.80%
Other specified, not elsewhere class	586	3.20%
Other specified, classifiable	186	1.00%
Natural/environmental	0	0.00%
Struck by or against	173	0.90%
Machinery	0	0.00%
Overexertion	0	0.00%
Cause Total	18,361	100.00%
SOURCE: http://cdc.gov/NCHS/data/nvsr/nvsr58/nvsr58_19.pdf		

See Also:

<http://bruessard.com>

Table I.04: Firearm-Related Deaths in the USA in 2007		
Types of Deaths by Firearms	Number of Firearm Deaths	Percent
Suicide	17,352	55.60%
Homicide	12,632	40.50%
Unintentional	613	2.00%
Legal Intervention/War	351	1.10%
Undetermined	276	0.90%
Total	31,224	100.00%
SOURCE: http://cdc.gov/NCHS/data/nvsr/nvsr58/nvsr58_19.pdf		

See Also:

<http://bruessard.com>

Table I.05: Commonly Reported Crimes in the USA, 2000										
Type of Offense, Year 2000	Number of Offenses	Offense Rate Per 100,000 Inhabitants	White Victims of Murder	Black Victims of Murder	Other Race Victims of Murder	Unknown Race Victims of Murder	White Murder Offenders	Black Murder Offenders	Other Race Murder Offenders	Unknown Race Murder Offenders
Murder and non-negligent manslaughter (Violent Crime)	15,517	5.5	6,263	6,193	319	168	4,809	5,361	270	4,257
Forcible rape (Violent Crime)	90,186	32								
Robbery (Violent Crime)	407,842	144.9								
Aggravated assault (Violent Crime)	910,744	323.6								
Burglary (Property Crime)	2,049,946	728.4								
Larceny-theft (Property Crime)	6,965,957	2,475.30								
Motor vehicle theft (Property Crime)	1,165,559	414.2								
Total Crimes	11,605,751	4,124.00								
Percent Murder by Race			48.40%	47.80%	2.50%	1.30%	32.70%	36.50%	1.80%	29.00%
USA Population by Race, 2000 (Excluding Puerto Rico)	Count	Percent								
White	194,552,774	69.10%								
Hispanic or Latino	35,305,818	12.50%								
Black or African American	33,947,837	12.10%								
Asian	10,123,169	3.60%								
Two or more races	4,602,146	1.60%								
American Indian and Alaska Native	2,068,883	0.70%								
Some other race	467,770	0.20%								
Native Hawaiian and Other Pacific Islander	353,509	0.10%								
TOTAL USA POPULATION	281,421,906	100.00%								
SOURCES: http://www.fbi.gov/about-us/cjis/ucr/crime-in-the-u.s/2000/table1_crime81-00.xls/view http://www.fbi.gov/about-us/cjis/ucr/crime-in-the-u.s/2000/table2-5_vicage00.xls/view http://www.fbi.gov/about-us/cjis/ucr/crime-in-the-u.s/2000/00sec2.pdf http://factfinder.census.gov/servlet/DTTable?_bm=y&-geo_id=01000US&-ds_name=DEC_2000_SF1_U&-lang=en&-redoLog=false&-mt_name=DEC_2000_SF1_U_P004&-format=&-CONTEXT=dt										

See Also:

<http://bruessard.com>

Table I.06: Composite Average in Science, Reading, and Mathematics by Country		
Rank	Country	Composite Average for Science, Reading, and Mathematics
1	Finland	553
2	Korea	542
3	Hong Kong–China	542
4	Canada	529
5	Chinese Taipei	526
6	New Zealand	524
7	Netherlands	521
8	Australia	520
9	Liechtenstein	519
10	Japan	517
11	Estonia	516
12	Switzerland	513
13	Belgium	511
14	Ireland	509
15	Macao–China	509
16	Slovenia	506
17	Germany	505
18	Sweden	504
19	United Kingdom	502
20	Czech Republic	502
21	Austria	502
22	Denmark	501
23	Poland	500
	OECD Average	496
24	Iceland	494
25	France	493
26	Hungary	492
27	Norway	487

Rank	Country	Composite Average for Science, Reading, and Mathematics
28	Latvia	485
29	Luxembourg	485
30	United States	482
31	Slovak Republic	482
32	Lithuania	481
33	Croatia	479
34	Spain	476
35	Portugal	471
36	Italy	469
37	Russian Federation	465
38	Greece	464
39	Israel	445
40	Turkey	432
41	Chile	431
42	Serbia	424
43	Uruguay	422
44	Thailand	418
45	Bulgaria	416
46	Romania	410
47	Mexico	409
48	Azerbaijan	404
49	Jordan	402
50	Montenegro	401
51	Indonesia	392
52	Brazil	384
53	Argentina	382
54	Colombia	381
55	Tunisia	377
56	Qatar	326
57	Kyrgyzstan	306

Rank	Country	Composite Average for Science, Reading, and Mathematics
SOURCE: http://www.oecd.org/dataoecd/41/25/43636332.pdf [See Table A4.1a in report]		

See Also:

<http://bruessard.com>

Table I.07: ACT Averages by Race/Ethnicity	
Race/Ethnicity	Average ACT Test Score
Asian American/Pacific Islander	22.1
White	21.9
Other Hispanic	18.9
American Indian/Alaska Native	18.7
Hispanic	18.6
Mexican American	18.4
Black	17
SOURCE: http://nces.ed.gov/programs/digest/d08/tables/xls/tabn145.xls	

See Also:

<http://bruessard.com>

Table I.08: Dropout Rate of 16– through 24–Year–Olds by Race/Ethnicity	
Race/Ethnicity	2008 Dropout Rate
Hispanic	18.3
American Indian/Alaska Native	14.6
Black	9.9
ALL (includes other race/ethnicity categories not separately shown)	8
White	4.8
Asian/Pacific Islander	4.4
SOURCE: http://nces.ed.gov/programs/coe/2010/pdf/19_2010.pdf	

See Also:

<http://bruessard.com>

Table I.09: How Education Is Organized in the USA		
U.S. School Grades (Degrees) Excluding Vocational Training	Grade (Years to Complete)	Approximate Chronological Ages
Pre-School	N/A (1 to 2 years)	4 to 5 years old
Kindergarten (Certificate of Completion)	K (1 to 2 years)	5 to 6 years old
Elementary School (Certificate of Completion)	1 to 5 (5 years)	5 to 12 years old
Middle School	6 to 8 (3 years)	11 to 14 years old
High School (Diploma)	9 to 12 (4 years)	13 to 18 years old
2-Year Junior College (A.A. Degree)	13 to 14 (2 years)	17 to 20 years old
4-Year College (B.A. or B.S. Degree)	13 to 16 (4 years)	17 to 22 years old
Graduate School (Masters Degree or M.A.)	17 to 18 (2 years)	21 to 24 years old
Graduate School (Doctoral Degree or Ph.D.)	17 to 20 (4 years)	21 to 26 years old

See Also:

<http://bruessard.com>

Table I.10: Receiving an Education in the USA			
Grade	Age	General Curriculum	Measures of Proficiency
1	6	Reading, Writing, Arithmetic, Science, History and Civics, Geography, Literature and Language, Technology/Vocational, Physical Education/Sports, Music (Band, Choir, etc.), Visual and Performing Arts (Painting, Drawing, Dance, Drama, etc.)	Quarterly Report Cards and Annual Assessment Tests
2	7	Reading, Writing, Arithmetic, Science, History and Civics, Geography, Literature and Language, Technology/Vocational, Physical Education/Sports, Music (Band, Choir, etc.), Visual and Performing Arts (Painting, Drawing, Dance, Drama, etc.)	Quarterly Report Cards and Annual Assessment Tests
3	8	Reading, Writing, Arithmetic, Science, History and Civics, Geography, Literature and Language, Technology/Vocational, Physical Education/Sports, Music (Band, Choir, etc.), Visual and Performing Arts (Painting, Drawing, Dance, Drama, etc.)	Quarterly Report Cards and Annual Assessment Tests
4	9	Reading, Writing, Arithmetic, Science, History and Civics, Geography, Literature and Language, Technology/Vocational, Physical Education/Sports, Music (Band, Choir, etc.), Visual and Performing Arts (Painting, Drawing, Dance, Drama, etc.)	Quarterly Report Cards and Annual Assessment Tests
5	10	Reading, Writing, Arithmetic, Science, History and Civics, Geography, Literature and Language, Technology/Vocational, Physical Education/Sports, Music (Band, Choir, etc.), Visual and Performing Arts (Painting, Drawing, Dance, Drama, etc.)	Quarterly Report Cards and Annual Assessment Tests

Grade	Age	General Curriculum	Measures of Proficiency
6	11	Reading, Writing, Arithmetic, Science, History and Civics, Geography, Literature and Language, Technology/Vocational, Physical Education/Sports, Music (Band, Choir, etc.), Visual and Performing Arts (Painting, Drawing, Dance, Drama, etc.)	Quarterly Report Cards and Annual Assessment Tests
7	12	Reading, Writing, Arithmetic, Science, History and Civics, Geography, Literature and Language, Technology/Vocational, Physical Education/Sports, Music (Band, Choir, etc.), Visual and Performing Arts (Painting, Drawing, Dance, Drama, etc.)	Quarterly Report Cards and Annual Assessment Tests
8	13	Reading, Writing, Arithmetic, Science, History and Civics, Geography, Literature and Language, Technology/Vocational, Physical Education/Sports, Music (Band, Choir, etc.), Visual and Performing Arts (Painting, Drawing, Dance, Drama, etc.)	Quarterly Report Cards and Annual Assessment Tests
9	14	Reading, Writing, Arithmetic, Science, History and Civics, Geography, Literature and Language, Technology/Vocational, Physical Education/Sports, Music (Band, Choir, etc.), Visual and Performing Arts (Painting, Drawing, Dance, Drama, etc.)	Quarterly Report Cards and Annual Assessment Tests
10	15	Reading, Writing, Arithmetic, Science, History and Civics, Geography, Literature and Language, Technology/Vocational, Physical Education/Sports, Music (Band, Choir, etc.), Visual and Performing Arts (Painting, Drawing, Dance, Drama, etc.)	Quarterly Report Cards and Annual Assessment Tests

Grade	Age	General Curriculum	Measures of Proficiency
11	16	Reading, Writing, Arithmetic, Science, History and Civics, Geography, Literature and Language, Technology/Vocational, Physical Education/Sports, Music (Band, Choir, etc.), Visual and Performing Arts (Painting, Drawing, Dance, Drama, etc.)	Quarterly Report Cards and Annual Assessment Tests
12	17	Reading, Writing, Arithmetic, Science, History and Civics, Geography, Literature and Language, Technology/Vocational, Physical Education/Sports, Music (Band, Choir, etc.), Visual and Performing Arts (Painting, Drawing, Dance, Drama, etc.)	Quarterly Report Cards and Annual Assessment Tests
Year 1–A.A./B.A./B.S.	18	Open Curriculum	Open Curriculum
Year 2–A.A./B.A./B.S.	19	Open Curriculum	Open Curriculum
Year 3–B.A./B.S.	20	Open Curriculum	Open Curriculum
Year 4–B.A./B.S.	21	Open Curriculum	Open Curriculum
Year–1 M.A.	22	Open Curriculum	Open Curriculum
Year 2–M.A.	23	Open Curriculum	Open Curriculum
Year 1–Ph.D.	22	Open Curriculum	Open Curriculum
Year 2–Ph.D.	23	Open Curriculum	Open Curriculum
Year 3–Ph.D.	24	Open Curriculum	Open Curriculum
Year 4–Ph.D.	25	Open Curriculum	Open Curriculum

See Also:

<http://bruessard.com>

Table I.11: Top Level Domain Names as of December 2009

Type of Domain	As of 12/15/2009	Percent gTLD	Total	Percent All TLDs
Generic Top Level Domain Name (gTLD)	.biz	1.80%	2,015,740	
Generic Top Level Domain Name (gTLD)	.info	4.88%	5,465,204	
Generic Top Level Domain Names (gTLD)	.org	7.08%	7,927,152	
Generic Top Level Domain Names (gTLD)	.net	11.28%	12,620,834	
Generic Top Level Domain Names (gTLD)	.com	74.95%	83,860,804	
	Subtotal gTLDs	100.00%	111,889,734	58.74%
Country Code Top Level Domain Name (ccTLD)	Subtotal ccTLDs		78,600,000	41.26%
	Grand Total TLDs		190,489,734	100.00%

SOURCES:

<http://www.zooknic.com/Domains/counts.html>

<http://verisigninc.com/assets/domain-name-report-feb10.pdf>

See Also:

<http://bruessard.com>

Table I.12: Estimated USA Lifetime Substance Use by Those Aged 12 and More

Type of Substance	2002 Number of Substance Users	2009 Number of Substance Users	% Change	Number Change	2009 USA Estimated Population	Substance Users % of 2009 USA Estimated Population
Alcohol	195,452,000	208,545,000	6.70%	13,093,000	307,006,550	67.90%
Tobacco	171,838,000	174,119,000	1.30%	2,281,000	307,006,550	56.70%
ALL ILLICIT DRUGS	108,255,000	118,705,000	9.70%	10,450,000	307,006,550	38.70%
Marijuana	94,946,000	104,446,000	10.00%	9,500,000	307,006,550	34.00%
Illicit – Other Than Marijuana	70,300,000	75,780,000	7.80%	5,480,000	307,006,550	24.70%
Psychotherapeutics	47,958,000	51,771,000	8.00%	3,813,000	307,006,550	16.90%
Hallucinogens	34,314,000	37,256,000	8.60%	2,942,000	307,006,550	12.10%
Cocaine	33,910,000	36,599,000	7.90%	2,689,000	307,006,550	11.90%
Pain Relievers	29,611,000	35,046,000	18.40%	5,435,000	307,006,550	11.40%
Ecstasy	10,150,000	14,234,000	40.20%	4,084,000	307,006,550	4.60%
Methamphetamine	15,365,000	12,837,000	-16.5%	-2,528,000	307,006,550	4.20%
Crack	8,402,000	8,359,000	-0.5%	-43,000	307,006,550	2.70%
Heroin	3,668,000	3,683,000	0.40%	15,000	307,006,550	1.20%

SOURCES:

[http://www.drugwarfacts.org/cms/Drug_Usage \[Item 4\]](http://www.drugwarfacts.org/cms/Drug_Usage [Item 4])

<http://www.drugwarfacts.org/cms/>

<http://drugwarfacts.org/cms/?q=node/243>

See Also:

<http://bruessard.com>

Table I:13: All Causes of Death in the USA in 2000		
Cause of Death	Number of Deaths	Percent of Deaths
Heart disease	710,760	29.60%
Malignant neoplasm	553,091	23.00%
Cerebrovascular disease	167,661	7.00%
Chronic lower respiratory tract disease	122,009	5.10%
Unintentional injuries	97,900	4.10%
Diabetes mellitus	69,301	2.90%
Influenza and pneumonia	65,313	2.70%
Alzheimer disease	49,558	2.10%
Nephritis, nephrotic syndrome, and nephrosis	37,251	1.50%
Septicemia	31,224	2.30%
Other	499,283	20.80%
Total	2,403,351	100.00%
SOURCE: http://proxychi.baremetal.com/csdp.org/research/1238.pdf [as compiled by the Centers for Disease Control and Prevention (CDC) for 2000]		

See Also:

<http://bruessard.com>

Table I.14: Extrapolated Leading Causes of Death in the USA in 2000		
Cause of Death	Number of Deaths	Percent of Deaths
Tobacco	435,000	18.10%
Poor Diet and Physical Inactivity	365,000	15.20%
Alcohol	85,000	3.50%
Microbial Agent	75,000	3.10%
Toxic Agents	55,000	2.30%
Motor Vehicle Crashes	26,347	1.10%
Adverse Reactions to Prescription Drugs	32,000	1.30%
Suicide	30,622	1.30%
Incidents Involving Firearms	29,000	1.20%
Homicide	20,308	0.80%
Sexual Behaviors	20,000	0.80%
All Illicit Drug Use, Direct and Indirect	17,000	0.70%
Non-Steroidal Anti-Inflammatory Drugs Such As Aspirin	7,600	0.30%
Marijuana	7	0.00%
Other (see Table I.13)	1,205,467	50.20%
Total	2,403,351	100.00%
SOURCES:		
http://proxychi.baremetal.com/csdp.org/research/1238.pdf		
http://drugwarfacts.org/cms/Causes_of_Death		

See Also:

<http://bruessard.com>

Table I.15: Occupations with the Largest Job Growth and Decline in 2008 and Projected in 2018

Occupation	Major occupational group	2008 Actual Employment	2018 Projected Employment	Percent Employment Change	Number Employment Change	Most Significant Source of Postsecondary Education or Training
Occupations with the Largest Job Growth, Actual 2008 and Projected 2018						
Teacher assistants	Professional and related	1,312,700	1,447,600	10.30%	134,900	Short-term on-the-job training
Child care workers	Service	1,301,900	1,443,900	10.90%	142,000	Short-term on-the-job training
Physicians and surgeons	Professional and related	661,400	805,500	21.80%	144,100	First professional degree
Maintenance and repair workers, general	Installation, maintenance, and repair	1,361,300	1,509,200	10.90%	147,900	Moderate-term on-the-job training
Waiters and waitresses	Service	2,381,600	2,533,300	6.40%	151,700	Short-term on-the-job training
Security guards	Service	1,076,600	1,229,100	14.20%	152,500	Short-term on-the-job training
Licensed practical and licensed vocational nurses	Professional and related	753,600	909,200	20.60%	155,600	Postsecondary vocational award
Network systems and data communications analysts	Professional and related	292,000	447,800	53.40%	155,800	Bachelor's degree
First-line supervisors/managers of office and administrative support workers	Office and administrative support	1,457,200	1,617,500	11.00%	160,300	Work experience in a related occupation
Medical assistants	Service	483,600	647,500	33.90%	163,900	Moderate-term on-the-job training
Carpenters	Construction and extraction	1,284,900	1,450,300	12.90%	165,400	Long-term on-the-job training
Receptionists and information clerks	Office and administrative support	1,139,200	1,312,100	15.20%	172,900	Short-term on-the-job training
Computer software engineers, applications	Professional and related	514,800	689,900	34.00%	175,100	Bachelor's degree
Management analysts	Management, business, and financial	746,900	925,200	23.90%	178,300	Bachelor's or higher degree, plus work experience
Executive secretaries and administrative assistants	Office and administrative support	1,594,400	1,798,800	12.80%	204,400	Work experience in a related occupation
Bookkeeping, accounting, and auditing clerks	Office and administrative support	2,063,800	2,276,200	10.30%	212,400	Moderate-term on-the-job training
Landscaping and groundskeeping workers	Service	1,205,800	1,422,900	18.00%	217,100	Short-term on-the-job training
Truck drivers, heavy and tractor-trailer	Transportation and material moving	1,798,400	2,031,300	13.00%	232,900	Short-term on-the-job training
Elementary school teachers, except special education	Professional and related	1,549,500	1,793,700	15.80%	244,200	Bachelor's degree
Construction laborers	Construction and extraction	1,248,700	1,504,600	20.50%	255,900	Moderate-term on-the-job training
Postsecondary teachers	Professional and related	1,699,200	1,956,100	15.10%	256,900	Doctoral degree
Nursing aides, orderlies, and attendants	Service	1,469,800	1,745,800	18.80%	276,000	Postsecondary vocational award
Accountants and auditors	Management, business, and financial	1,290,600	1,570,000	21.60%	279,400	Bachelor's degree
Office clerks, general	Office and administrative support	3,024,400	3,383,100	11.90%	358,700	Short-term on-the-job training
Retail salespersons	Sales and related	4,489,200	4,863,900	8.30%	374,700	Short-term on-the-job training
Personal and home care aides	Service	817,200	1,193,000	46.00%	375,800	Short-term on-the-job training
Combined food preparation and serving workers, including fast food	Service	2,701,700	3,096,000	14.60%	394,300	Short-term on-the-job training
Customer service representatives	Office and administrative support	2,252,400	2,651,900	17.70%	399,500	Moderate-term on-the-job training
Home health aides	Service	921,700	1,382,600	50.00%	460,900	Short-term on-the-job training
Registered nurses	Professional and related	2,618,700	3,200,200	22.20%	581,500	Associate degree
Occupations with the Largest Job Declines, Actual 2008 and Projected 2018						
Farmers and ranchers	Management, business, and financial	985,900	906,700	-8.0%	-79,200	Long-term on-the-job training
Sewing machine operators	Production	212,400	140,900	-33.7%	-71,500	Moderate-term on-the-job training
Order clerks	Office and administrative support	245,700	181,500	-26.1%	-64,200	Short-term on-the-job training
Postal service mail sorters, processors, and delivery carriers	Office and administrative support	179,900	125,300	-30.4%	-54,600	Short-term on-the-job training
File clerks	Office and administrative support	212,200	162,600	-23.4%	-49,600	Short-term on-the-job training
Shipping, receiving, and traffic clerks	Office and administrative support	750,500	701,200	-6.6%	-49,300	Short-term on-the-job training
Telemarketers	Sales and related	341,600	303,800	-11.1%	-37,800	Short-term on-the-job training
Office and administrative support workers, except first-line supervisors/managers	Office and administrative support	306,700	271,000	-11.6%	-35,700	Short-term on-the-job training
First-line supervisors/managers of production and related workers	Production	681,200	645,500	-5.2%	-35,700	Work experience in a related occupation

Occupation	Major occupational group	2008 Actual Employment	2018 Projected Employment	Percent Employment Change	Number Employment Change	Most Significant Source of Postsecondary Education or Training
Packers and packagers, hand	Transportation and material moving	758,800	724,800	-4.5%	-34,000	Short-term on-the-job training
Cutting, punching, and press machine settl	Production	236,800	203,500	-14.1%	-33,300	Moderate-term on-the-job training
Electrical and electronic equipment assem	Production	213,300	182,000	-14.7%	-31,300	Short-term on-the-job training
Machine feeders and offbearers	Transportation and material moving	140,600	109,500	-22.1%	-31,100	Short-term on-the-job training
Door-to-door sales workers, news and str	Sales and related	181,600	154,700	-14.8%	-26,900	Short-term on-the-job training
Information and record clerks, all other	Office and administrative support	226,900	200,100	-11.8%	-26,800	Short-term on-the-job training
Paper goods machine setters, operators, a	Production	103,300	81,000	-21.6%	-22,300	Moderate-term on-the-job training
Computer operators	Office and administrative support	110,000	89,500	-18.6%	-20,500	Moderate-term on-the-job training
Machinists	Production	421,500	402,200	-4.6%	-19,300	Long-term on-the-job training
Laborers and freight, stock, and material m	Transportation and material moving	2,317,300	2,298,600	-0.8%	-18,700	Short-term on-the-job training
Miscellaneous agricultural workers	Farming, fishing, and forestry	807,000	788,800	-2.3%	-18,200	Short-term on-the-job training
Data entry keyers	Office and administrative support	284,300	266,900	-6.1%	-17,400	Moderate-term on-the-job training
Switchboard operators, including answerin	Office and administrative support	155,200	138,300	-10.9%	-16,900	Short-term on-the-job training
Inspectors, testers, sorters, samplers, and	Production	464,700	447,800	-3.6%	-16,900	Moderate-term on-the-job training
Mail clerks and mail machine operators, ex	Office and administrative support	141,400	124,800	-11.7%	-16,600	Short-term on-the-job training
Lathe and turning machine tool setters, op	Production	55,700	40,800	-26.8%	-14,900	Moderate-term on-the-job training
Grinding, lapping, polishing, and buffing m	Production	92,700	77,900	-16.0%	-14,800	Moderate-term on-the-job training
Textile winding, twisting, and drawing out r	Production	34,900	20,700	-40.7%	-14,200	Moderate-term on-the-job training
Postal service clerks	Office and administrative support	75,800	62,100	-18.1%	-13,700	Short-term on-the-job training
Multiple machine tool setters, operators, a	Production	86,000	73,400	-14.7%	-12,600	Moderate-term on-the-job training
Photographic processing machine operato	Production	51,300	38,800	-24.4%	-12,500	Short-term on-the-job training

SOURCES:

Employment Projections Program, U.S. Department of Labor, U.S. Bureau of Labor Statistics

<http://www.bls.gov/emp/#tables>ftp://ftp.bls.gov/pub/special.requests/ep/ind-occ.matrix/ep_table_104.xlsftp://ftp.bls.gov/pub/special.requests/ep/ind-occ.matrix/ep_table_105.xls

See Also:

<http://bruessard.com>

Table I.16: Number of Employees by Industry, Occupation, and Percent Change Distribution in 2008 and				
Industry	2008 Actual Employment Totals	2018 Projected Employment Totals	Percent Change	Employment Change
Accommodation and food services	11,489,200	12,327,400	7.30%	838,200
Administrative and support and waste management and remediation services	8,053,800	9,484,800	17.80%	1,431,000
Agriculture, forestry, fishing, and hunting; all jobs	1,247,700	1,231,000	-1.3%	-16,700
Arts, entertainment, and recreation	1,969,500	2,273,700	15.40%	304,200
Construction	7,214,900	8,552,000	18.50%	1,337,100
Educational services, public and private	13,471,100	15,154,300	12.50%	1,683,200
Finance and insurance	6,015,300	6,336,900	5.30%	321,600
Government	11,038,900	11,827,200	7.10%	788,300
Health care and social assistance	16,844,700	20,861,900	23.80%	4,017,200
Information	2,996,900	3,115,000	3.90%	118,100
Logging	57,000	68,900	20.90%	11,900
Management of companies and enterprises	1,894,600	1,997,000	5.40%	102,400
Manufacturing	13,431,200	12,225,200	-9.0%	-1,206,000
Mining, quarrying, and oil and gas extraction	717,000	613,200	-14.5%	-103,800
Other services (except government and private households)	5,528,200	6,231,900	12.70%	703,700
Private households; all jobs	891,800	1,008,100	13.00%	116,300
Professional, scientific, and technical services	7,829,600	10,486,100	33.90%	2,656,500
Real estate and rental and leasing	2,130,200	2,365,800	11.10%	235,600
Retail trade	15,356,400	16,010,400	4.30%	654,000
Self-employed and unpaid family workers, all jobs	11,725,400	12,364,100	5.40%	638,700
Transportation and warehousing	4,504,900	4,950,400	9.90%	445,500
Utilities	559,500	500,500	-10.5%	-59,000
Wholesale trade	5,963,900	6,219,800	4.30%	255,900
Total	150,931,700	166,205,600	10.10%	15,273,900
BLS NOTE: Industries with fewer than 50 jobs, confidential data, or poor quality data are not displayed.				
SOURCES: http://www.bls.gov/emp/#tables http://www.bls.gov/emp/ep_table_201.pdf				

See Also:

<http://bruessard.com>

Table I.17: FAB Campaign to End World Poverty						
		Annual Amount Deposited				
		\$133.71	\$144.00	\$288.00	\$432.00	\$576.00
		Monthly Amount Deposited Starting January 2010				
		\$11.14	\$12.00	\$24.00	\$36.00	\$48.00
		Interest Rate %				
		4	4	4	4	4
		Period Factor / Frequency of Deposits (Number of Times Per Year)				
		12	12	12	12	12
Year	Elapsed	Account Balance with Interest (Compound Monthly)				
2011	1	\$136.65	\$147.16	\$294.32	\$441.48	\$588.63
2025	15	\$2,751.26	\$2,962.93	\$5,925.86	\$8,888.79	\$11,851.72
2026	16	\$3,000.00	\$3,230.80	\$6,461.60	\$9,692.41	\$12,923.21
2040	30	\$7,759.39	\$8,356.35	\$16,712.71	\$25,069.06	\$33,425.42
2055	45	\$16,875.70	\$18,174.02	\$36,348.03	\$54,522.05	\$72,696.06
2070	60	\$33,470.13	\$36,045.12	\$72,090.24	\$108,135.36	\$144,180.48
2085	75	\$63,676.99	\$68,575.92	\$137,151.84	\$205,727.76	\$274,303.68

See Also:

<http://bruessard.com>

Table 10.01: Very Large and Very Small Numbers				
Power of 10 (Number of Zeroes)	Count of Zeroes	USA Naming Convention	European Naming Convention	Example
Names of Natural Numbers (Macro Numbers)				
10^0	0	one	one	1
10^1	1	ten	ten	10
10^2	2	hundred	hundred	100
10^3	3	thousand	thousand	1,000
10^4	4	ten thousand	ten thousand	10,000
10^5	5	hundred thousand	hundred thousand	100,000
10^6	6	million	million	1,000,000
10^9	9	billion	milliard	1,000,000,000
10^{12}	12	trillion	billion	1,000,000,000,000
10^{15}	15	quadrillion	billiard	1,000,000,000,000,000
10^{18}	18	quintillion	trillion	1,000,000,000,000,000,000
10^{21}	21	sextillion	trilliard	1,000,000,000,000,000,000,000
10^{24}	24	septillion	quadrillion	1,000,000,000,000,000,000,000,000
10^{27}	27	octillion	quadrilliard	1,000,000,000,000,000,000,000,000,000
10^{30}	30	nonillion	quintillion	1,000,000,000,000,000,000,000,000,000,000
10^{33}	33	decillion	quintilliard	1,000,000,000,000,000,000,000,000,000,000,000
10^{36}	36	undecillion	sextillion	1,000,000,000,000,000,000,000,000,000,000,000,000
10^{39}	39	duodecillion	sextilliard	1,000,000,000,000,000,000,000,000,000,000,000,000,000
10^{42}	42	tredecillion	septillion	1,000,000,000,000,000,000,000,000,000,000,000,000,000,000
10^{45}	45	quattuordecillion	septilliard	1,000,000,000,000,000,000,000,000,000,000,000,000,000,000,000
10^{48}	48	quindecillion	octillion	1,000,000,000,000,000,000,000,000,000,000,000,000,000,000,000,000
10^{51}	51	sexdecillion	octilliard	
10^{54}	54	septendecillion	nonillion	
10^{57}	57	octodecillion	nonilliard	
10^{60}	60	novemdecillion	decillion	
10^{63}	63	vigintillion	decilliard	
10^{66}	66	unvigintillion	undecillion	
10^{69}	69	dovigintillion	undecilliard	
10^{72}	72	trevigintillion	duodecillion	
10^{75}	75	quattuorvigintillion	duodecilliard	
10^{78}	78	quinvigintillion	tredecillion	

Power of 10 (Number of Zeroes)	Count of Zeroes	USA Naming Convention	European Naming Convention	Example
10^{81}	81	sexvigintillion	tredecilliard	
10^{84}	84	septenvigintillion	quattuordecillion	
10^{87}	87	octovigintillion	quattuordecilliard	
10^{90}	90	novemvigintillion	quindecillion	
10^{93}	93	trigintillion	quindecilliard	
10^{96}	96	untrigintillion	sexdecillion	
10^{99}	99	duotrigintillion	sexdecilliard	
10^{100}	100	ten duotrigintillion or googol	ten sexdecilliard or googol	
10^{102}	102	tretrigintillion	septillion	
Note: The cut-off is normally set at 10^{303} (centillion)				
Names of Decimal Numbers (Micro Numbers)				
10^{-1}	1	tenth	tenth	0.1
10^{-2}	2	hundredth	hundredth	0.01
10^{-3}	3	thousandth	thousandth	0.001
10^{-4}	4	ten thousandth	ten thousandth	0.0001
10^{-5}	5	hundred thousandth	hundred thousandth	0.00001
10^{-6}	6	millionth	millionth	0.000001
10^{-9}	9	billionth	billionth	0.000000001
10^{-12}	12	trillionth	trillionth	0.000000000001
10^{-15}	15	quadrillionth	quadrillionth	0.000000000000001
10^{-18}	18	quintillionth	quintillionth	0.000000000000000001
10^{-21}	21	sextillionth	sextillionth	0.0000000000000000000001
10^{-24}	24	septillionth	septillionth	0.000000000000000000000001
SOURCES: http://mathcats.com/explore/reallybignumbers.html http://www.unc.edu/~rowlett/units/large.html http://www.thealmightyguru.com/Pointless/Measure.html				

See Also:

Power of 10 (Number of Zeroes)	Count of Zeroes	USA Naming Convention	European Naming Convention	Example
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<http://bruessard.com>

Table 10.02: Quick Conversions from Metric to USA Measurement Units

From Metric to USA Measurement Units	Metric Example	Approximate Conversion Factor Method (Multiply Metric Amount By)	Equivalent USA Weights and Measures	USA Percent Change	Action by USA Residents: Percent Change Conversion Method
Centimeters to inches	30	0.4	12	-60%	subtract
Meters to feet	100	3.3	330	230%	add
Meters to yards	100	1.1	110	10%	add
Kilometers to miles	100	0.6	60	-40%	subtract
Grams to ounces	30	0.035	1.05	-97%	subtract
Liters to quarts	2	1.06	2.12	6%	add
Kilograms to pounds	100	2.2	220	120%	add
Newtons to pounds (force)	100	0.2	20	-80%	subtract
Metric tons to short tons	1000	1.1	1100	10%	add
Degrees Celsius to Farenheit	32	1.8 and add 32	89.6		

SOURCE:

<http://ts.nist.gov/WeightsAndMeasures/Metric/doc5.cfm>**See Also:**<http://bruessard.com>

Table 10.03: Solve for Unknown Weight	
Problem: Solve for unknown Weight or W	
W	
m	g
58,581,004,440,000,000,000,000,000	
5,973,600,000,000,000,000,000,000	9.80665
Solution: $W = m$ (5,973,600,000,000,000,000,000,000 kilograms) * g (9.80665 meters per second squared) = 58,581,004,440,000,000,000,000,000 newtons	
MEANING: If the Earth's mass is 5,973,600,000,000,000,000,000,000 kilograms and the acceleration due to gravity at or near the Earth's surface is 9.80665 meters per second squared, then the weight of the Earth becomes 58,581,004,440,000,000,000,000,000 (septillion) newtons.	

See Also:

<http://bruessard.com>

Table 10.04: Approximate Size of Layers Above and Below Earth

Layers Above the Earth

Layers of the Atmosphere	Starting Altitude (Kilometers)	Ending Altitude (Kilometers)	Total Altitude (Kilometers)	Cumulative Altitude (Kilometers)	Starting Altitude (Miles)	Ending Altitude (Miles)	Total Altitude (Miles)	Cumulative Altitude (Miles)
Exosphere	500	1,000	500	1000	311	621	311	621
Thermosphere	80	500	420	500	508	311	261	311
Mesosphere	50	80	30	80	31	50	19	50
Stratosphere	12	50	38	50	7	31	24	31
Troposphere	0	12	12	12	0	7	7	7

Layers Below the Earth

Layers of the Earth	Starting Depth (Kilometers)	Ending Depth (Kilometers)	Total Depth (Kilometers)	Cumulative Depth (Kilometers)	Starting Depth (Miles)	Ending Depth (Miles)	Total Depth (Miles)	Cumulative Depth (Miles)
Earth's Surface (Continental and Oceanic Crusts)	0	100	100	100	0	62	62	62
Upper Mantle (Lithosphere)	100	180	80	180	62	112	50	112
Upper Mantle (Asthenosphere)	180	480	300	480	112	298	186	298
Lower Mantle	480	3,380	2,900	3,380	298	2,100	1,802	2,100
Outer Core	3,380	5,580	2,200	5,580	2,100	3,467	1,367	3,467
Inner Core	5,580	6,378	798	6,378	3,467	3,963	496	3,963

SOURCES:

<http://www.kidsgeo.com/geography-for-kids/0046-layers-of-the-atmosphere.php>

http://harcourtschool.com/activity/science_up_close/606/deplov/interface.html

See Also:

<http://bruessard.com>

Table 10.05: Time, Speed, and Distance	
d	
r	t

See Also:

<http://bruessard.com>

Table 10.06: Solve for Unknown Time	
Problem: Solve for Unknown Time or t	
d	
r	t
800	
65	12.31
Solution: $t = d (800 \text{ miles}) / r (65 \text{ miles per hour}) = 12.31 \text{ hours}$	
MEANING: If you travel nonstop for a distance of 800 miles at a rate of speed of 65 miles per hour, and you wanted to know how long you'd been traveling, then the answer is you have been traveling for a total time of 12.31 hours.	

See Also:

<http://bruessard.com>

Table 10.07: Solve for Unknown Rate of Speed	
Problem: Solve for Unknown Rate of Speed or r	
d	
r	t
800	
80	10
Solution: $r = d (800 \text{ miles}) / t (10 \text{ hours}) = 80 \text{ miles per hour}$	
MEANING: If you travel nonstop for a distance of 800 miles in 10 hours, and you want to know how fast were you traveling, then the answer is you would have been traveling at a speed rate of 80 miles per hour	

See Also:

<http://bruessard.com>

Table 10.08: Solve for Unknown Distance	
Problem: Solve for Unknown Distance or d	
d	
r	t
800	
65	12.31
Solution: $d = r (65 \text{ miles per hour}) * t (12.31 \text{ hours}) = 800 \text{ miles}$	
MEANING: If you travel at 65 miles per hour and travel for 12.31 hours nonstop, and you want to know how far have you traveled, then the answer is you would have traveled a total of 800 miles	

See Also:

<http://bruessard.com>

Table 10.09: Driving to the Theatrical Play	
Problem: Solve for Unknown Distance or d	
d	
r	t
37.5	
75	0.5
Solution: $d = r (65 \text{ miles per hour}) * t (0.5 \text{ hours}) = 37.50 \text{ miles}$	
MEANING: If you travel at 75 miles per hour, need to travel for a distance of 75 miles, and wish to arrive at your destination in 30 minutes, then the farthest you will have traveled is 37.50 miles. It would take you another 30 minutes to complete the 75-mile trip.	

See Also:

<http://bruessard.com>

Table 10.10: Fuel Economy or MPG	
d	
g	mpg

See Also:

<http://bruessard.com>

Table 10.11: Solve for Fuel Economy or MPG	
Problem: Solve for Unknown Fuel Economy or Miles Per Gallon or mpg	
d	
g	mpg
800	
32	25
Solution: $\text{mpg} = d \text{ (800 miles)} / \text{gas used (32 gallons)} = 25 \text{ miles per gallon}$	
MEANING: If you travel nonstop for a distance of 800 miles and you use a total of 32 gallons of gas, then your fuel economy would be 25 miles per gallon.	

See Also:

<http://bruessard.com>

Table 10.12: Gas Required or G	
Problem: Solve for Unknown Gas Required or g	
d	
g	mpg
800	
32	25
Solution: gas = d (800 miles) / miles per gallon (25 gallons) = 32 gallons of gas required	
MEANING: If you plan to travel nonstop for a distance of 800 miles and the fuel economy of your vehicle is 25 miles per gallon of gas, then you will require 32 gallons of gas to complete the trip.	

See Also:

<http://bruessard.com>

Table 10.13: Total Fuel Cost or TC	
tc	
g	ppg

See Also:

<http://bruessard.com>

Table 10.14: Solve for Total Fuel Cost or TC	
Problem: Solve for Unknown Total Cost of Gas (tc)	
tc	
g	ppg
\$95.68	
32	\$2.99
Solution: $tc = g$ (32 gallons used) * ppg (\$2.99 per gallon) = \$95.68 total cost	
MEANING: If you used 32 gallons of gas to make your trip and gas costs \$2.99 per gallon, then the total cost spent on gasoline would be \$95.68.	

See Also:

<http://bruessard.com>

Table 10.15: Distance and Fuel Cost Recap					
Total Cost Summary			Distance Traveled Summary		
Fuel Tank Capacity (Gallons)	18		Fuel Economy	25	
Gas Price Per Gallon	\$2.99		Fuel Tank Capacity	18	
Total Fill-up Cost	\$53.82		Total Distance Traveled Per Tank	450	
Total Cost Details			Distance Traveled Details		
Gallons of Gas Used	Price Per Gallon	Cumulative Fuel Cost	Gallons of Gas Used	Distance (Miles) Traveled Each Gallon	Cumulative Miles Traveled
1	\$2.99	\$2.99	1	25	25
2	\$2.99	\$5.98	2	25	50
3	\$2.99	\$8.97	3	25	75
4	\$2.99	\$11.96	4	25	100
5	\$2.99	\$14.95	5	25	125
6	\$2.99	\$17.94	6	25	150
7	\$2.99	\$20.93	7	25	175
8	\$2.99	\$23.92	8	25	200
9	\$2.99	\$26.91	9	25	225
10	\$2.99	\$29.90	10	25	250
11	\$2.99	\$32.89	11	25	275
12	\$2.99	\$35.88	12	25	300
13	\$2.99	\$38.87	13	25	325
14	\$2.99	\$41.86	14	25	350
15	\$2.99	\$44.85	15	25	375
16	\$2.99	\$47.84	16	25	400
17	\$2.99	\$50.83	17	25	425

Total Cost Details			Distance Traveled Details		
Gallons of Gas Used	Price Per Gallon	Cumulative Fuel Cost	Gallons of Gas Used	Distance (Miles) Traveled Each Gallon	Cumulative Miles Traveled
18	\$2.99	\$53.82	18	25	450
19	\$2.99	\$56.81	19	25	475
20	\$2.99	\$59.80	20	25	500
21	\$2.99	\$62.79	21	25	525
22	\$2.99	\$65.78	22	25	550
23	\$2.99	\$68.77	23	25	575
24	\$2.99	\$71.76	24	25	600
25	\$2.99	\$74.75	25	25	625
26	\$2.99	\$77.74	26	25	650
27	\$2.99	\$80.73	27	25	675
28	\$2.99	\$83.72	28	25	700
29	\$2.99	\$86.71	29	25	725
30	\$2.99	\$89.70	30	25	750
31	\$2.99	\$92.69	31	25	775
32	\$2.99	\$95.68	32	25	800
33	\$2.99	\$98.67	33	25	825
34	\$2.99	\$101.66	34	25	850
35	\$2.99	\$104.65	35	25	875
36	\$2.99	\$107.64	36	25	900
37	\$2.99	\$110.63	37	25	925
38	\$2.99	\$113.62	38	25	950
39	\$2.99	\$116.61	39	25	975
40	\$2.99	\$119.60	40	25	1,000
41	\$2.99	\$122.59	41	25	1,025
42	\$2.99	\$125.58	42	25	1,050
43	\$2.99	\$128.57	43	25	1,075
44	\$2.99	\$131.56	44	25	1,100
45	\$2.99	\$134.55	45	25	1,125
46	\$2.99	\$137.54	46	25	1,150

Total Cost Details			Distance Traveled Details		
Gallons of Gas Used	Price Per Gallon	Cumulative Fuel Cost	Gallons of Gas Used	Distance (Miles) Traveled Each Gallon	Cumulative Miles Traveled
47	\$2.99	\$140.53	47	25	1,175
48	\$2.99	\$143.52	48	25	1,200
49	\$2.99	\$146.51	49	25	1,225
50	\$2.99	\$149.50	50	25	1,250

See Also:

<http://bruessard.com>

Table 10.16: Home Improvement Measurements			
Measurement	Location	Formula (Area)	Area (Feet)
Painting Measurements			
36 feet width (w) * 10 feet height	House (Left Side):	Rectangle: $A=lw$	360
36 feet width * 10 feet height	House (Right Side):	Rectangle: $A=lw$	360
24 feet width * 10 feet height	House (Front)	Rectangle: $A=lw$	240
24 feet width * 10 feet height	House (Back)	Rectangle: $A=lw$	240
36 feet base (b) * 5 feet height * $\frac{1}{2}$	Triangle Area above Front Door	Triangle: $A=(1/2)bh$	90
36 feet base * 5 feet height * $\frac{1}{2}$	Triangle Area above Back Door	Triangle: $A=(1/2)bh$	90
Total Area of House			1,380
Roofing Measurements			
Measurement	Location	Formula (Area)	Area (Feet)
36 feet width * 20 feet height	Roof (Left Half)	Rectangle: $A=lw$	720
36 feet width * 20 feet height	Roof (Right Half)	Rectangle: $A=lw$	720
Total Area of Roof			1,440

See Also:

<http://bruessard.com>

Table 10.17: Percent Problems (Part, Base, and Rate)	
p	
b	r

See Also:

<http://bruessard.com>

Table 10.18: Solve for Unknown Annual Premium (Part)	
Problem: Solve for Unknown Part (p)	
p	
b	r
	\$638.10
\$30,000	2.13%
Solution: $p = b (\$30,000 \text{ policy}) * r (2.13\%) = \$638.10 \text{ annual premium}$	
MEANING: If you purchase a policy for \$30,000 at a rate of 2.13% (\$21.27 per \$1,000 of coverage), and you want to know how much is your annual premium (payment), then the answer is you would have to pay \$638.10 per year	

See Also:

<http://bruessard.com>

Table 10.19: Solve for Unknown Face Value of Policy (Base)	
Problem: Solve for Unknown Base (b)	
p	
b	r
	\$638.10
\$30,000	2.13%
Solution: $b = p (\$30,000 \text{ policy}) / r (2.127\%) = \$638.10 \text{ annual premium}$	
MEANING: If you have a policy for \$30,000 that charges at a rate of 2.13% (\$21.27 per \$1,000 of coverage), and you want to know how much your annual premium would be, then the answer is \$638.10.	

See Also:

<http://bruessard.com>

Table 10.20: Solve for Unknown Insurance Rate	
Problem: Solve for Unknown Rate (®)	
p	
b	r
\$638.10	
\$30,000	2.13%
Solution: $r = p (\$638.10 \text{ premium}) / b (\$30,000 \text{ policy}) = 2.127\% \text{ rate}$	
MEANING: If you have an annual premium of \$638.10 and coverage of \$30,000, and you want to know how much is the rate being applied, then the answer is 2.127% (\$21.27 per \$1,000 of coverage)	

See Also:

<http://bruessard.com>

Table 10.21: Straight Life Insurance Example at a Cost of \$21.27 for Each \$1,000 of Coverage for a \$30,000 Policy

Coverage	Cumulative Annual Coverage	Annual Rate	Cumulative Annual Cost or Premium	Semiannual Rate with 0.51 Factor	Cumulative Semiannual Cost or Premium	Quarterly Rate with 0.26 Factor	Cumulative Quarterly Cost or Premium	Monthly Rate with 0.0875 Factor	Cumulative Monthly Cost
1,000	1,000	\$21.27	\$21.27	10.8477	\$10.85	5.5302	\$5.53	1.861125	\$1.86
1,000	\$2,000	\$21.27	\$42.54	10.8477	\$21.70	5.5302	\$11.06	1.861125	\$3.72
1,000	\$3,000	\$21.27	\$63.81	10.8477	\$32.54	5.5302	\$16.59	1.861125	\$5.58
1,000	\$4,000	\$21.27	\$85.08	10.8477	\$43.39	5.5302	\$22.12	1.861125	\$7.44
1,000	\$5,000	\$21.27	\$106.35	10.8477	\$54.24	5.5302	\$27.65	1.861125	\$9.31
1,000	\$6,000	\$21.27	\$127.62	10.8477	\$65.09	5.5302	\$33.18	1.861125	\$11.17
1,000	\$7,000	\$21.27	\$148.89	10.8477	\$75.93	5.5302	\$38.71	1.861125	\$13.03
1,000	\$8,000	\$21.27	\$170.16	10.8477	\$86.78	5.5302	\$44.24	1.861125	\$14.89
1,000	\$9,000	\$21.27	\$191.43	10.8477	\$97.63	5.5302	\$49.77	1.861125	\$16.75
1,000	\$10,000	\$21.27	\$212.70	10.8477	\$108.48	5.5302	\$55.30	1.861125	\$18.61
1,000	\$11,000	\$21.27	\$233.97	10.8477	\$119.33	5.5302	\$60.83	1.861125	\$20.47
1,000	\$12,000	\$21.27	\$255.24	10.8477	\$130.17	5.5302	\$66.36	1.861125	\$22.33
1,000	\$13,000	\$21.27	\$276.51	10.8477	\$141.02	5.5302	\$71.89	1.861125	\$24.19
1,000	\$14,000	\$21.27	\$297.78	10.8477	\$151.87	5.5302	\$77.42	1.861125	\$26.06
1,000	\$15,000	\$21.27	\$319.05	10.8477	\$162.72	5.5302	\$82.95	1.861125	\$27.92
1,000	\$16,000	\$21.27	\$340.32	10.8477	\$173.56	5.5302	\$88.48	1.861125	\$29.78
1,000	\$17,000	\$21.27	\$361.59	10.8477	\$184.41	5.5302	\$94.01	1.861125	\$31.64
1,000	\$18,000	\$21.27	\$382.86	10.8477	\$195.26	5.5302	\$99.54	1.861125	\$33.50
1,000	\$19,000	\$21.27	\$404.13	10.8477	\$206.11	5.5302	\$105.07	1.861125	\$35.36
1,000	\$20,000	\$21.27	\$425.40	10.8477	\$216.95	5.5302	\$110.60	1.861125	\$37.22
1,000	\$21,000	\$21.27	\$446.67	10.8477	\$227.80	5.5302	\$116.13	1.861125	\$39.08
1,000	\$22,000	\$21.27	\$467.94	10.8477	\$238.65	5.5302	\$121.66	1.861125	\$40.94
1,000	\$23,000	\$21.27	\$489.21	10.8477	\$249.50	5.5302	\$127.20	1.861125	\$42.81
1,000	\$24,000	\$21.27	\$510.48	10.8477	\$260.35	5.5302	\$132.73	1.861125	\$44.67
1,000	\$25,000	\$21.27	\$531.75	10.8477	\$271.19	5.5302	\$138.26	1.861125	\$46.53
1,000	\$26,000	\$21.27	\$553.02	10.8477	\$282.04	5.5302	\$143.79	1.861125	\$48.39
1,000	\$27,000	\$21.27	\$574.29	10.8477	\$292.89	5.5302	\$149.32	1.861125	\$50.25
1,000	\$28,000	\$21.27	\$595.56	10.8477	\$303.74	5.5302	\$154.85	1.861125	\$52.11
1,000	\$29,000	\$21.27	\$616.83	10.8477	\$314.58	5.5302	\$160.38	1.861125	\$53.97

Coverage	Cumulative Annual Coverage	Annual Rate	Cumulative Annual Cost or Premium	Semiannual Rate with 0.51 Factor	Cumulative Semiannual Cost or Premium	Quarterly Rate with 0.26 Factor	Cumulative Quarterly Cost or Premium	Monthly Rate with 0.0875 Factor	Cumulative Monthly Cost
1,000	\$30,000	\$21.27	\$638.10	10.8477	\$325.43	5.5302	\$165.91	1.861125	\$55.83
Annual Premium		\$638.10	\$638.10		\$650.86		\$663.62		\$670.01

See Also:

<http://bruessard.com>

Table 10.22: Planning a Monthly Budget	
Description	Monthly Amount
Income This Month	
Total Income	\$6,858
Need To Pay This Month	
Taxes	\$833
Loans (Mortgage)	\$2,650
Groceries	\$300
Utilities	\$450
Residence	\$120
Insurance	\$500
Transportation	\$150
Medical, Dental, and Optical	\$125
Education	\$300
Deposit to Savings	\$500
Total Needed to Pay	\$5,928
Money Remaining This Month	
Money Remaining to Spend or Save	\$930
Wants This Month	
Clothing and Shoes	\$50
Recreation	\$71
Hair Care and Grooming	\$80
Miscellaneous	\$0
Total Wants	\$201
Balance This Month	
Balance after Wants Are Included (Should Be \$0 or a Positive Balance Should Be Moved to Savings)	\$729

Description	Monthly Amount
-------------	----------------

See Also:

<http://bruessard.com>

Table 10.23: Household Budget														
Income	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YTD Total	Percent
Mom's Income (Less Taxes)	\$2,333												\$2,333	34%
Dad's Income (Family Business Less Taxes)	\$4,375												\$4,375	64%
Bond Interest	\$50												\$50	1%
Stock Dividend	\$100												\$100	1%
Royalties (Mineral, oil, and gas warranties)	\$0												\$0	0%
Fees	\$0												\$0	0%
Rents	\$0												\$0	0%
Tax Refunds	\$0												\$0	0%
Lottery	\$0												\$0	0%
Other Income	\$0												\$0	0%
Total Income	\$6,858	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$6,858	100%
Expenses														
Taxes														Percent
Property Taxes	\$833												\$833	14%
Other	\$0												\$0	0%
Total Taxes	\$833	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$833	14%
Savings														
Insurance Annuity														Percent
Insurance Annuity	\$400												\$400	7%
Bank Account	\$100												\$100	2%
Total Savings	\$500	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$500	8%
Insurance														
Dad's Life														Percent
Dad's Life	\$100												\$100	2%
Mom's Life	\$100												\$100	2%

Income	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YTD Total	Percent
Home	\$100												\$100	2%
Auto	\$100												\$100	2%
Burial	\$100												\$100	2%
Other	\$0												\$0	0%
Total Insurance	\$500	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$500	8%
Loans														Percent
Residential Mortgage	\$2,000												\$2,000	34%
Automobile Note	\$500												\$500	8%
Credit Card1	\$50												\$50	1%
Credit Card2	\$50												\$50	1%
Credit Card3	\$50												\$50	1%
Other	\$0												\$0	0%
Total Loans	\$2,650	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,650	45%
Groceries														Percent
Food and Beverages	\$200												\$200	3%
Non-food	\$100												\$100	2%
Other1	\$0												\$0	0%
Other2	\$0												\$0	0%
Total Groceries	\$300	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	5%
Utilities														Percent
Electric	\$100												\$100	2%
Gas	\$100												\$100	2%
Water	\$50												\$50	1%
Phone	\$100												\$100	2%
Cable	\$50												\$50	1%
Internet	\$50												\$50	1%
Other2	\$0												\$0	0%
Other3	\$0												\$0	0%

Income	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YTD Total	Percent
Other4	\$0												\$0	0%
Total Utilities	\$450	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$450	8%
Residence														Percent
Lawn Maintenance and Upkeep	\$100												\$100	2%
Repairs	\$20												\$20	0%
Other1	\$0												\$0	0%
Other2	\$0												\$0	0%
Total Residence	\$120	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$120	2%
Clothing and Shoes														Percent
Daughter's New Purchases	\$0												\$0	0%
Son's New Purchases	\$0												\$0	0%
Mom's New Purchases	\$0												\$0	0%
Dad's New Purchases	\$0												\$0	0%
Laundry Cleaners	\$0												\$0	0%
Other	\$0												\$0	0%
Total Clothing and Shoes	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0%
Transportation														Percent
Mom's Fuel	\$75												\$75	1%
Dad's Fuel	\$75												\$75	1%
Mom's Repairs and Maintenance	\$0												\$0	0%

Income	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YTD Total	Percent
Dad's Repairs and Maintenance	\$0												\$0	0%
Detailing	\$0												\$0	0%
Other	\$0												\$0	0%
Total Transportation	\$150	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$150	3%
Recreation														Percent
Restaurant	\$0												\$0	0%
Movies	\$0												\$0	0%
Vacation	\$0												\$0	0%
Children's Field Trips	\$0												\$0	0%
Children's Allowances	\$0												\$0	0%
Misc Entertainment	\$0												\$0	0%
Other	\$0												\$0	0%
Total Recreation	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0%
Medical, Dental, and Optical														Percent
Medical Visit	\$0												\$0	0%
Dental Visit	\$0												\$0	0%
Optical Visit	\$100												\$100	2%
Prescription Drugs	\$25												\$25	0%
Other1	\$0												\$0	0%
Other2	\$0												\$0	0%
Total Medical, Dental, And Optical	\$125	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$125	2%

Income	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YTD Total	Percent
Education														Percent
School Supplies	\$0												\$0	0%
School Books	\$0												\$0	0%
School Activities	\$0												\$0	0%
Child Care Fees	\$300												\$300	5%
Other1	\$0												\$0	0%
Other2	\$0												\$0	0%
Total Education	\$300	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	5%
Hair Care and Grooming														Percent
Cosmetics	\$0												\$0	0%
Hair care products	\$0												\$0	0%
Dad/Son Barbershop	\$0												\$0	0%
Daughter/Mother Beauty Shop	\$0												\$0	0%
Daughter/Mother Nail Shop	\$0												\$0	0%
Other	\$0												\$0	0%
Total Hair Care And Grooming	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0%
Miscellaneous														Percent
Charitable Donations	\$0												\$0	0%
Subscriptions	\$0												\$0	0%
Pet Food	\$0												\$0	0%
Gifts	\$0												\$0	0%
Other1	\$0												\$0	0%
Other2	\$0												\$0	0%

Income	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YTD Total	Percent
Total Miscellaneous	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0%
Other	\$0													Percent
Other1	\$0												\$0	0%
Other2	\$0												\$0	0%
Other3	\$0												\$0	0%
Other4	\$0												\$0	0%
Other5	\$0												\$0	0%
Total Other	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0%
Total Expenses	\$5,928	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5,928	100%
Balance (Overage To Be Transferred To Savings Account)	\$930	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$930	

See Also:

<http://bruessard.com>

Table 10.24: Household Income Statement				
Income (Before Taxes)				
Income	Amount	Totals	Ratio	Percent
Total Employment Income	\$230,000			97%
Interest, Dividends, Rents, Royalties, Fees	\$6,000			3%
Other Income	\$0			0%
TOTAL INCOME		\$236,000		100%
Expenses				
Expenses	Amount	Totals	Ratio	Percent
Residential Mortgage	\$24,000			15%
Loans, Notes, Margin Accounts	\$0			0%
Balances Due on Installment Payments	\$12,600			8%
Mortgage Interest	\$0			0%
Loan Interest	\$0			0%
Other Interest	\$0			0%
Insurance Premiums	\$6,000			4%
TOTAL PAYMENTS ON DEBTS		\$36,600		23%
Taxes Due				
Taxes Due	Amount	Totals	Ratio	Percent
Federal Income Taxes	\$23,600			15%
State and Local Taxes	\$8,600			5%
Social Security Contributions	\$5,100			3%
Real Estate	\$9,996			6%
Auto Sales	\$0			0%
Other	\$0			0%
Total Taxes		\$47,296		30%
Savings				
Savings	Amount	Totals	Ratio	Percent
Annuity	\$23,600			15%
Account	\$8,600			5%
Other	\$0			0%
Total Savings		\$32,200		20%

Expenses				
Living Expenses	Amount			Percent
Food and Beverage at Home	\$11,200			7%
Food and Beverage Away from Home	\$3,100			2%
Household Supplies	\$1,000			1%
Housing, Maintenance, Utilities	\$7,200			4%
Clothing (purchases and care)	\$4,200			3%
Transportation (including gas)	\$4,100			3%
Entertainment, Recreation, Vacations	\$3,600			2%
Medical and Other Unreimbursed Health Expenses	\$1,700			1%
Contributions, Donations, Gifts	\$800			0%
Education and Day Care	\$2,000			1%
Children's Allowances, Field Trips etc.	\$3,000			2%
Grooming and Other Personal Care	\$1,600			1%
Misc (pets, legal, accounting, etc.)	\$500			0%
Total Living Expenses		\$44,000		27%
Total Expenses		\$160,096		100%
Cash Flow				
Net Cash Flow (Total Income Less Total Expenses)		\$75,904		
Income Ratios				
Savings-to-Income Ratio (Goal is 10% or more)			17.06%	
Fixed Debt-to-Income Ratio (Goal is 35% or less)			35.55%	

See Also:

<http://bruessard.com>

Table 10.25: Household Net–Worth Statement				
Assets				
Liquid Assets	Amount	Totals	Ratio	Percent
Cash, Bank Checking, Savings, Money Market, CDs	\$6,500			2%
Government Securities and Tax Exempt Funds	\$12,400			5%
U.S. Savings Bonds	\$3,100			1%
Cash Value of Life Insurance	\$6,600			2%
Cash in Stock Brokerage Accounts	\$2,200			1%
Other Liquid Assets	\$0			0%
Total Liquid Assets	\$30,800	\$30,800		11%
Marketable Investments				
	Amount			Percent
Stocks	\$30,600			11%
Corporate Bonds	\$5,300			2%
Government Securities	\$0			0%
Mutual Funds	\$31,200			11%
Options, Commodities, Futures, Precious Metals	\$0			0%
Other	\$0			0%
Total Marketable Investments	\$67,100	\$67,100		24%
Non–Marketable Investments				
	Amount	Totals	Ratio	Percent
IRAs, Keoghs	\$13,200			5%
Real Estate	\$0			0%
Vested Interest in Employee Benefits Plans	\$4,900			2%
Other	\$0			0%
Total Non–Marketable Investments	\$18,100	\$18,100		7%
Personal Assets				
	Amount			Percent
Residential Real Estate	\$150,000			55%

Autos	\$3,500			1%
Furnishings, Jewelry, Furs, Artwork, Collectibles	\$5,700			2%
Other	\$0			0%
Total Personal Assets	\$159,200	\$159,200		58%
Total Assets	\$275,200	\$275,200		100%
Liabilities				
	Amount	Totals	Ratio	Percent
Charge Account Balances	\$5,000			4%
Bills Payable	\$400			0%
Mortgage on Residential Real Estate	\$100,000			75%
Balances Due on Installment Payments	\$12,600			9%
Insurance Premiums	\$6,000			5%
Loans, Notes, Margin Accounts	\$0			0%
Income Taxes (additional to withholding)	\$9,200			7%
Other	\$0			0%
Total Liabilities	\$133,200	\$133,200		100.00%
Net Worth (Total Assets Less Total Liabilities)	\$142,000	\$142,000		
Assets-to-Liabilities Ratio (Goal is 100% or more)			206.61%	

See Also:

Liabilities	Amount	Totals	Ratio	Percent
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<http://bruessard.com>

Table 10.26: Preserving Household Records

Document Category	Type	Description	Location of Items
Assets	Inventory list of personal property with values and photos (Furniture, large appliances, jewelry, etc.)	List of all items in house with values	Family PC & Home file cabinet
Assets	List of all insurance policies with details	Computer spreadsheet	Family PC & Home file cabinet
Assets	List of all stocks, bonds, mutual funds, and IRAs purchased with details and broker info	Computer spreadsheet	Family PC & Home file cabinet
Assets	List of rare coins, stamp collection, and gems	Computer spreadsheet	Bank safe deposit box
Household Finance	Financial Goals	Manage Your Money software application	Family PC & Home file cabinet
Household Finance	Household Budget	Manage Your Money software application	Family PC & Home file cabinet
Household Finance	Income Statement	Manage Your Money software application	Family PC & Home file cabinet
Household Finance	Net-Worth Statement	Manage Your Money software application	Family PC & Home file cabinet
Liabilities	Car loan amortization details	Computer spreadsheet	Family PC & Home safe
Liabilities	Home loan amortization details	Computer spreadsheet	Family PC & Home safe
Liabilities	List of all credit card debts with account and merchant details	Computer spreadsheet	Family PC & Home file cabinet
Liabilities	List of other bills due	Computer spreadsheet	Family PC & Home file cabinet
Liabilities	Student loan amortization details	Computer spreadsheet	Family PC & Home safe
Personal	Auto Insurance Info	Coverage details	Home file cabinet
Personal	Automobile Title		Bank safe deposit box
Personal	Birth Certificates		Bank safe deposit box
Personal	Contact list for trustee, attorney, insurance agent, investment manager, etc.	Computer spreadsheet	Family PC & Home safe
Personal	Employee Benefits – Dental Insurance Info	Coverage details	Home file cabinet
Personal	Employee Benefits – Health Insurance Info9**996	Coverage details	Home file cabinet

Document Category	Type	Description	Location of Items
Personal	Employee Benefits – Life Insurance Info	Coverage details	Home file cabinet
Personal	Final Will and Testament	Last will and testament	Bank safe deposit box
Personal	Home Deed/Renter’s Lease		Bank safe deposit box
Personal	Home Insurance Info	Coverage details	Home file cabinet
Personal	List of all warranties for major purchases	Computer spreadsheet	Family PC & Home file cabinet
Personal	List of safe deposit box contents	Computer spreadsheet	Family PC & Home file cabinet
Personal	Living Will	Letter of emergency health instructions	Home safe
Personal	Manage Your Money	Software application used for financial planning containing budget, income statement, and net worth information	Family PC
Personal	Marriage Certificate		Bank safe deposit box
Personal	Social Security Numbers		Bank safe deposit box
Personal	Tax Returns		Home file cabinet
Personal	Trust Agreement	Living and post–death financial wishes	Home safe

See Also:

<http://bruessard.com>

Table 10.27: Simple Interest		
$I = p * r * t$		
	I	
p	r	t
	\$26,000	
\$5,000	0.08	65
$r = I / (p * t)$		
	I	
p	r	t
	\$26,000	
\$5,000	0.08	65
$p = I / r * t$		
	I	
p	r	t
	\$26,000	
\$5,000	0.08	65
$t = I / (p * r)$		
	I	
p	r	t
	\$26,000	
\$5,000	0.08	65

See Also:

<http://bruessard.com>

Table 10.28: \$5,000 Deposit Paying Simple Interest							
2010 Initial Deposit (Principal) Amount at Age 25							
\$5,000	\$5,000	\$5,000	\$5,000	\$5,000			
Interest Rate %							
4	6	8	10	12			
Yearly Balance					Year	Elapsed Years (Time)	Age
\$5,200	\$5,300	\$5,400	\$5,500	\$5,600	2011	1	26
\$5,400	\$5,600	\$5,800	\$6,000	\$6,200	2012	2	27
\$5,600	\$5,900	\$6,200	\$6,500	\$6,800	2013	3	28
\$5,800	\$6,200	\$6,600	\$7,000	\$7,400	2014	4	29
\$6,000	\$6,500	\$7,000	\$7,500	\$8,000	2015	5	30
\$6,200	\$6,800	\$7,400	\$8,000	\$8,600	2016	6	31
\$6,400	\$7,100	\$7,800	\$8,500	\$9,200	2017	7	32
\$6,600	\$7,400	\$8,200	\$9,000	\$9,800	2018	8	33
\$6,800	\$7,700	\$8,600	\$9,500	\$10,400	2019	9	34
\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	2020	10	35
\$7,200	\$8,300	\$9,400	\$10,500	\$11,600	2021	11	36
\$7,400	\$8,600	\$9,800	\$11,000	\$12,200	2022	12	37
\$7,600	\$8,900	\$10,200	\$11,500	\$12,800	2023	13	38
\$7,800	\$9,200	\$10,600	\$12,000	\$13,400	2024	14	39
\$8,000	\$9,500	\$11,000	\$12,500	\$14,000	2025	15	40
\$8,200	\$9,800	\$11,400	\$13,000	\$14,600	2026	16	41
\$8,400	\$10,100	\$11,800	\$13,500	\$15,200	2027	17	42
\$8,600	\$10,400	\$12,200	\$14,000	\$15,800	2028	18	43
\$8,800	\$10,700	\$12,600	\$14,500	\$16,400	2029	19	44
\$9,000	\$11,000	\$13,000	\$15,000	\$17,000	2030	20	45
\$9,200	\$11,300	\$13,400	\$15,500	\$17,600	2031	21	46
\$9,400	\$11,600	\$13,800	\$16,000	\$18,200	2032	22	47
\$9,600	\$11,900	\$14,200	\$16,500	\$18,800	2033	23	48
\$9,800	\$12,200	\$14,600	\$17,000	\$19,400	2034	24	49
\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	2035	25	50
\$10,200	\$12,800	\$15,400	\$18,000	\$20,600	2036	26	51
\$10,400	\$13,100	\$15,800	\$18,500	\$21,200	2037	27	52

2010 Initial Deposit (Principal) Amount at Age 25							
\$5,000	\$5,000	\$5,000	\$5,000	\$5,000			
Interest Rate %							
4	6	8	10	12			
Yearly Balance					Year	Elapsed Years (Time)	Age
\$10,600	\$13,400	\$16,200	\$19,000	\$21,800	2038	28	53
\$10,800	\$13,700	\$16,600	\$19,500	\$22,400	2039	29	54
\$11,000	\$14,000	\$17,000	\$20,000	\$23,000	2040	30	55
\$11,200	\$14,300	\$17,400	\$20,500	\$23,600	2041	31	56
\$11,400	\$14,600	\$17,800	\$21,000	\$24,200	2042	32	57
\$11,600	\$14,900	\$18,200	\$21,500	\$24,800	2043	33	58
\$11,800	\$15,200	\$18,600	\$22,000	\$25,400	2044	34	59
\$12,000	\$15,500	\$19,000	\$22,500	\$26,000	2045	35	60
\$12,200	\$15,800	\$19,400	\$23,000	\$26,600	2046	36	61
\$12,400	\$16,100	\$19,800	\$23,500	\$27,200	2047	37	62
\$12,600	\$16,400	\$20,200	\$24,000	\$27,800	2048	38	63
\$12,800	\$16,700	\$20,600	\$24,500	\$28,400	2049	39	64
\$13,000	\$17,000	\$21,000	\$25,000	\$29,000	2050	40	65
\$13,200	\$17,300	\$21,400	\$25,500	\$29,600	2051	41	66
\$13,400	\$17,600	\$21,800	\$26,000	\$30,200	2052	42	67
\$13,600	\$17,900	\$22,200	\$26,500	\$30,800	2053	43	68
\$13,800	\$18,200	\$22,600	\$27,000	\$31,400	2054	44	69
\$14,000	\$18,500	\$23,000	\$27,500	\$32,000	2055	45	70
\$14,200	\$18,800	\$23,400	\$28,000	\$32,600	2056	46	71
\$14,400	\$19,100	\$23,800	\$28,500	\$33,200	2057	47	72
\$14,600	\$19,400	\$24,200	\$29,000	\$33,800	2058	48	73
\$14,800	\$19,700	\$24,600	\$29,500	\$34,400	2059	49	74
\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	2060	50	75
\$15,200	\$20,300	\$25,400	\$30,500	\$35,600	2061	51	76
\$15,400	\$20,600	\$25,800	\$31,000	\$36,200	2062	52	77
\$15,600	\$20,900	\$26,200	\$31,500	\$36,800	2063	53	78
\$15,800	\$21,200	\$26,600	\$32,000	\$37,400	2064	54	79
\$16,000	\$21,500	\$27,000	\$32,500	\$38,000	2065	55	80

2010 Initial Deposit (Principal) Amount at Age 25							
\$5,000	\$5,000	\$5,000	\$5,000	\$5,000			
Interest Rate %							
4	6	8	10	12			
Yearly Balance					Year	Elapsed Years (Time)	Age
\$16,200	\$21,800	\$27,400	\$33,000	\$38,600	2066	56	81
\$16,400	\$22,100	\$27,800	\$33,500	\$39,200	2067	57	82
\$16,600	\$22,400	\$28,200	\$34,000	\$39,800	2068	58	83
\$16,800	\$22,700	\$28,600	\$34,500	\$40,400	2069	59	84
\$17,000	\$23,000	\$29,000	\$35,000	\$41,000	2070	60	85
\$17,200	\$23,300	\$29,400	\$35,500	\$41,600	2071	61	86
\$17,400	\$23,600	\$29,800	\$36,000	\$42,200	2072	62	87
\$17,600	\$23,900	\$30,200	\$36,500	\$42,800	2073	63	88
\$17,800	\$24,200	\$30,600	\$37,000	\$43,400	2074	64	89
\$18,000	\$24,500	\$31,000	\$37,500	\$44,000	2075	65	90
\$18,200	\$24,800	\$31,400	\$38,000	\$44,600	2076	66	91
\$18,400	\$25,100	\$31,800	\$38,500	\$45,200	2077	67	92
\$18,600	\$25,400	\$32,200	\$39,000	\$45,800	2078	68	93
\$18,800	\$25,700	\$32,600	\$39,500	\$46,400	2079	69	94
\$19,000	\$26,000	\$33,000	\$40,000	\$47,000	2080	70	95
\$19,200	\$26,300	\$33,400	\$40,500	\$47,600	2081	71	96
\$19,400	\$26,600	\$33,800	\$41,000	\$48,200	2082	72	97
\$19,600	\$26,900	\$34,200	\$41,500	\$48,800	2083	73	98
\$19,800	\$27,200	\$34,600	\$42,000	\$49,400	2084	74	99
\$20,000	\$27,500	\$35,000	\$42,500	\$50,000	2085	75	100

See Also:

<http://bruessard.com>

Table 10.29: The Rule of 72 and Compound Interest	
Interest Rate (%)	Years for Deposit to Double
1	72
2	36
3	24
4	18
5	14.4
6	12
7	10.3
8	9
9	8
10	7.2
11	6.5
12	6
13	5.5
14	5.1
15	4.8
16	4.5

See Also:

<http://bruessard.com>

Table 10.30: \$5,000 Deposit and the Rule of 72			
Initial Deposit (Doubles Every 9 Years)	Initial Year of Investment	Years Elapsed	Initial Age
\$5,000	2010	0	25
Balance after Investment	Year after Investment	Years Elapsed	Age
\$10,000	2019	9	34
\$20,000	2028	18	43
\$40,000	2037	27	52
\$80,000	2046	36	61
\$160,000	2055	45	70
\$320,000	2064	54	79
\$640,000	2073	63	88
\$1,280,000	2082	72	97

See Also:

<http://bruessard.com>

Table 10.31: History of USA Gas Prices (Nominal or Current Year)			
Ten-Year Interval	Retail Gasoline Price Per Gallon	Amount of Change	Percent Change
1919	\$0.25		
1929	\$0.21	-\$0.04	-16%
1939	\$0.19	-\$0.02	-10%
1949	\$0.27	\$0.08	42%
1959	\$0.31	\$0.04	15%
1969	\$0.35	\$0.04	13%
1979	\$0.86	\$0.51	146%
1989	\$0.98	\$0.12	14%
1999	\$1.14	\$0.16	16%
2009	\$2.31	\$1.17	103%

NOTE: The gas prices in this table are expressed as their nominal values. They reflect the price as of a given year. The <http://data.bls.gov/cgi-bin/cpicalc.pl>

DATA SOURCES:
[http://wiki.answers.com/Q/What is the history of gasoline prices in the US](http://wiki.answers.com/Q/What_is_the_history_of_gasoline_prices_in_the_US)
http://www.eia.gov/oil_gas/petroleum/data_publications/wrqp/mogas_history.html
<http://www.eia.gov/oog/ftparea/wogirs/xls/pswrgvwnus.xls>

See Also:

<http://bruessard.com>

Table 10.32: Annual Deposits Required to Save \$1,000,000			
Interest Rate (%)			
5			
Period Factor / Frequency of Deposits (Number of Times Per Year)	Initial Year of the Deposit	Years Elapsed	Initial Age
1	2010	0	25
Annual Deposit Amount Required	Year	Year since 2010	Age (Years Old)
\$1,000,000.00	2011	1	26
\$487,804.88	2012	2	27
\$317,208.56	2013	3	28
\$232,011.83	2014	4	29
\$180,974.80	2015	5	30
\$147,017.47	2016	6	31
\$122,819.82	2017	7	32
\$104,721.81	2018	8	33
\$90,690.08	2019	9	34
\$79,504.57	2020	10	35
\$70,388.89	2021	11	36
\$62,825.41	2022	12	37
\$56,455.77	2023	13	38
\$51,023.97	2024	14	39
\$46,342.29	2025	15	40
\$42,269.91	2026	16	41
\$38,699.14	2027	17	42
\$35,546.22	2028	18	43
\$32,745.01	2029	19	44
\$30,242.59	2030	20	45

Interest Rate (%)			
5			
Period Factor / Frequency of Deposits (Number of Times Per Year)	Initial Year of the Deposit	Years Elapsed	Initial Age
1	2010	0	25
Annual Deposit Amount Required	Year	Year since 2010	Age (Years Old)
\$27,996.11	2031	21	46
\$25,970.51	2032	22	47
\$24,136.82	2033	23	48
\$22,470.90	2034	24	49
\$20,952.46	2035	25	50
\$19,564.32	2036	26	51
\$18,291.86	2037	27	52
\$17,122.53	2038	28	53
\$16,045.51	2039	29	54
\$15,051.44	2040	30	55
\$14,132.12	2041	31	56
\$13,280.42	2042	32	57
\$12,490.04	2043	33	58
\$11,755.45	2044	34	59
\$11,071.71	2045	35	60
\$10,434.46	2046	36	61
\$9,839.79	2047	37	62
\$9,284.23	2048	38	63
\$8,764.62	2049	39	64
\$8,278.16	2050	40	65
\$7,822.29	2051	41	66
\$7,394.71	2052	42	67

Interest Rate (%)			
5			
Period Factor / Frequency of Deposits (Number of Times Per Year)	Initial Year of the Deposit	Years Elapsed	Initial Age
1	2010	0	25
Annual Deposit Amount Required	Year	Year since 2010	Age (Years Old)
\$6,993.33	2053	43	68
\$6,616.25	2054	44	69
\$6,261.73	2055	45	70
\$5,928.20	2056	46	71
\$5,614.21	2057	47	72
\$5,318.43	2058	48	73
\$5,039.65	2059	49	74
\$4,776.74	2060	50	75
\$4,528.67	2061	51	76
\$4,294.50	2062	52	77
\$4,073.34	2063	53	78
\$3,864.38	2064	54	79
\$3,666.86	2065	55	80
\$3,480.10	2066	56	81
\$3,303.43	2067	57	82
\$3,136.26	2068	58	83
\$2,978.02	2069	59	84
\$2,828.18	2070	60	85
\$2,686.27	2071	61	86
\$2,551.83	2072	62	87
\$2,424.42	2073	63	88
\$2,303.65	2074	64	89

Interest Rate (%)			
5			
Period Factor / Frequency of Deposits (Number of Times Per Year)	Initial Year of the Deposit	Years Elapsed	Initial Age
1	2010	0	25
Annual Deposit Amount Required	Year	Year since 2010	Age (Years Old)
\$2,189.15	2075	65	90
\$2,080.57	2076	66	91
\$1,977.58	2077	67	92
\$1,879.86	2078	68	93
\$1,787.15	2079	69	94
\$1,699.15	2080	70	95
\$1,615.63	2081	71	96
\$1,536.33	2082	72	97
\$1,461.03	2083	73	98
\$1,389.53	2084	74	99
\$1,321.61	2085	75	100

See Also:

<http://bruessard.com>

Table 10.33: \$5,000 Lump Sum Deposit and the Compound Interest (Future Value) Formula								
2010 Initial Deposit						Year	Years Elapsed	Initial Age
\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	2010	0	25
Interest Rate %								
8	8	8	8	8	8			
Period Factor								
360	52	12	4	2	1			
Compound Daily	Compound Weekly	Compound Monthly	Compound Quarterly	Compound Semiannually	Compound Annually	Year	Number of Years Elapsed	Example Age (Years Old)
\$5,416.39	\$5,416.10	\$5,415.00	\$5,412.16	\$5,408.00	\$5,400.00	2011	1	26
\$5,867.45	\$5,866.83	\$5,864.44	\$5,858.30	\$5,849.29	\$5,832.00	2012	2	27
\$6,356.08	\$6,355.07	\$6,351.19	\$6,341.21	\$6,326.60	\$6,298.56	2013	3	28
\$6,885.39	\$6,883.95	\$6,878.33	\$6,863.93	\$6,842.85	\$6,802.44	2014	4	29
\$7,458.79	\$7,456.83	\$7,449.23	\$7,429.74	\$7,401.22	\$7,346.64	2015	5	30
\$8,079.94	\$8,077.39	\$8,067.51	\$8,042.19	\$8,005.16	\$7,934.37	2016	6	31
\$8,752.82	\$8,749.60	\$8,737.11	\$8,705.12	\$8,658.38	\$8,569.12	2017	7	32
\$9,481.73	\$9,477.74	\$9,462.29	\$9,422.70	\$9,364.91	\$9,254.65	2018	8	33
\$10,271.34	\$10,266.48	\$10,247.65	\$10,199.44	\$10,129.08	\$9,995.02	2019	9	34
\$11,126.72	\$11,120.87	\$11,098.20	\$11,040.20	\$10,955.62	\$10,794.62	2020	10	35
\$12,053.32	\$12,046.35	\$12,019.35	\$11,950.27	\$11,849.59	\$11,658.19	2021	11	36
\$13,057.09	\$13,048.85	\$13,016.95	\$12,935.35	\$12,816.52	\$12,590.85	2022	12	37
\$14,144.45	\$14,134.78	\$14,097.35	\$14,001.64	\$13,862.35	\$13,598.12	2023	13	38
\$15,322.36	\$15,311.09	\$15,267.42	\$15,155.83	\$14,993.52	\$14,685.97	2024	14	39
\$16,598.37	\$16,585.28	\$16,534.61	\$16,405.15	\$16,216.99	\$15,860.85	2025	15	40
\$17,980.64	\$17,965.52	\$17,906.97	\$17,757.47	\$17,540.29	\$17,129.71	2026	16	41
\$19,478.02	\$19,460.62	\$19,393.24	\$19,221.25	\$18,971.58	\$18,500.09	2027	17	42
\$21,100.10	\$21,080.14	\$21,002.87	\$20,805.70	\$20,519.66	\$19,980.10	2028	18	43
\$22,857.27	\$22,834.44	\$22,746.10	\$22,520.76	\$22,194.07	\$21,578.51	2029	19	44
\$24,760.76	\$24,734.73	\$24,634.01	\$24,377.20	\$24,005.10	\$23,304.79	2030	20	45
\$26,822.77	\$26,793.17	\$26,678.62	\$26,386.66	\$25,963.92	\$25,169.17	2031	21	46

2010 Initial Deposit						Year	Years Elapsed	Initial Age
\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	2010	0	25
Interest Rate %								
8	8	8	8	8	8			
Period Factor								
360	52	12	4	2	1			
Compound Daily	Compound Weekly	Compound Monthly	Compound Quarterly	Compound Semiannually	Compound Annually	Year	Number of Years Elapsed	Example Age (Years Old)
\$29,056.51	\$29,022.91	\$28,892.94	\$28,561.77	\$28,082.58	\$27,182.70	2032	22	47
\$31,476.26	\$31,438.21	\$31,291.04	\$30,916.18	\$30,374.11	\$29,357.32	2033	23	48
\$34,097.52	\$34,054.51	\$33,888.18	\$33,464.67	\$32,852.64	\$31,705.90	2034	24	49
\$36,937.07	\$36,888.54	\$36,700.88	\$36,223.23	\$35,533.42	\$34,242.38	2035	25	50
\$40,013.10	\$39,958.43	\$39,747.03	\$39,209.19	\$38,432.94	\$36,981.77	2036	26	51
\$43,345.29	\$43,283.78	\$43,046.02	\$42,441.29	\$41,569.07	\$39,940.31	2037	27	52
\$46,954.97	\$46,885.88	\$46,618.82	\$45,939.81	\$44,961.11	\$43,135.53	2038	28	53
\$50,865.26	\$50,787.75	\$50,488.16	\$49,726.73	\$48,629.93	\$46,586.37	2039	29	54
\$55,101.19	\$55,014.33	\$54,678.65	\$53,825.82	\$52,598.14	\$50,313.28	2040	30	55
\$59,689.87	\$59,592.65	\$59,216.95	\$58,262.79	\$56,890.15	\$54,338.35	2041	31	56
\$64,660.69	\$64,551.97	\$64,131.93	\$63,065.52	\$61,532.38	\$58,685.41	2042	32	57
\$70,045.47	\$69,924.02	\$69,454.84	\$68,264.15	\$66,553.42	\$63,380.25	2043	33	58
\$75,878.68	\$75,743.13	\$75,219.56	\$73,891.31	\$71,984.18	\$68,450.67	2044	34	59
\$82,197.66	\$82,046.51	\$81,462.75	\$79,982.33	\$77,858.09	\$73,926.72	2045	35	60
\$89,042.87	\$88,874.46	\$88,224.12	\$86,575.45	\$84,211.31	\$79,840.86	2046	36	61
\$96,458.13	\$96,270.63	\$95,546.68	\$93,712.05	\$91,082.96	\$86,228.13	2047	37	62
\$104,490.92	\$104,282.32	\$103,477.00	\$101,436.93	\$98,515.32	\$93,126.38	2048	38	63
\$113,192.66	\$112,960.75	\$112,065.54	\$109,798.60	\$106,554.17	\$100,576.49	2049	39	64
\$122,619.05	\$122,361.39	\$121,366.93	\$118,849.53	\$115,249.00	\$108,622.61	2050	40	65
\$132,830.45	\$132,544.37	\$131,440.32	\$128,646.56	\$124,653.31	\$117,312.42	2051	41	66
\$143,892.23	\$143,574.77	\$142,349.80	\$139,251.17	\$134,825.02	\$126,697.41	2052	42	67
\$155,875.21	\$155,523.13	\$154,164.77	\$150,729.95	\$145,826.75	\$136,833.20	2053	43	68

2010 Initial Deposit						Year	Years Elapsed	Initial Age
\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	2010	0	25
Interest Rate %								
8	8	8	8	8	8			
Period Factor								
360	52	12	4	2	1			
Compound Daily	Compound Weekly	Compound Monthly	Compound Quarterly	Compound Semiannually	Compound Annually	Year	Number of Years Elapsed	Example Age (Years Old)
\$168,856.10	\$168,465.84	\$166,960.37	\$163,154.94	\$157,726.21	\$147,779.86	2054	44	69
\$182,918.00	\$182,485.65	\$180,818.00	\$176,604.16	\$170,596.67	\$159,602.25	2055	45	70
\$198,150.94	\$197,672.19	\$195,825.80	\$191,162.02	\$184,517.35	\$172,370.43	2056	46	71
\$214,652.45	\$214,122.56	\$212,079.25	\$206,919.92	\$199,573.97	\$186,160.06	2057	47	72
\$232,528.15	\$231,941.94	\$229,681.72	\$223,976.77	\$215,859.21	\$201,052.87	2058	48	73
\$251,892.50	\$251,244.26	\$248,745.19	\$242,439.66	\$233,473.32	\$217,137.09	2059	49	74
\$272,869.47	\$272,152.93	\$269,390.92	\$262,424.49	\$252,524.74	\$234,508.06	2060	50	75
\$295,593.34	\$294,801.62	\$291,750.23	\$284,056.70	\$273,130.76	\$253,268.71	2061	51	76
\$320,209.59	\$319,335.15	\$315,965.35	\$307,472.11	\$295,418.23	\$273,530.20	2062	52	77
\$346,875.83	\$345,910.38	\$342,190.32	\$332,817.70	\$319,524.36	\$295,412.62	2063	53	78
\$375,762.76	\$374,697.20	\$370,591.95	\$360,252.58	\$345,597.54	\$319,045.63	2064	54	79
\$407,055.32	\$405,879.68	\$401,350.90	\$389,948.98	\$373,798.30	\$344,569.28	2065	55	80
\$440,953.84	\$439,657.18	\$434,662.83	\$422,093.32	\$404,300.25	\$372,134.82	2066	56	81
\$477,675.35	\$476,245.66	\$470,739.63	\$456,887.38	\$437,291.15	\$401,905.61	2067	57	82
\$517,454.93	\$515,879.05	\$509,810.78	\$494,549.60	\$472,974.10	\$434,058.06	2068	58	83
\$560,547.25	\$558,810.75	\$552,124.83	\$535,316.39	\$511,568.79	\$468,782.70	2069	59	84
\$607,228.19	\$605,315.24	\$597,950.92	\$579,443.68	\$553,312.80	\$506,285.32	2070	60	85
\$657,796.60	\$655,689.87	\$647,580.55	\$627,208.47	\$598,463.13	\$546,788.14	2071	61	86
\$712,576.22	\$710,256.69	\$701,329.41	\$678,910.62	\$647,297.72	\$590,531.20	2072	62	87
\$771,917.74	\$769,364.59	\$759,539.41	\$734,874.69	\$700,117.21	\$637,773.69	2073	63	88
\$836,201.08	\$833,391.47	\$822,580.80	\$795,451.99	\$757,246.78	\$688,795.59	2074	64	89
\$905,837.76	\$902,746.71	\$890,854.61	\$861,022.82	\$819,038.12	\$743,899.23	2075	65	90

2010 Initial Deposit						Year	Years Elapsed	Initial Age
\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	2010	0	25
Interest Rate %								
8	8	8	8	8	8			
Period Factor								
360	52	12	4	2	1			
Compound Daily	Compound Weekly	Compound Monthly	Compound Quarterly	Compound Semiannually	Compound Annually	Year	Number of Years Elapsed	Example Age (Years Old)
\$981,273.61	\$977,873.71	\$964,795.10	\$931,998.79	\$885,871.63	\$803,411.17	2076	66	91
\$1,062,991.57	\$1,059,252.83	\$1,044,872.62	\$1,008,825.47	\$958,158.75	\$867,684.07	2077	67	92
\$1,151,514.78	\$1,147,404.35	\$1,131,596.53	\$1,091,985.13	\$1,036,344.50	\$937,098.79	2078	68	93
\$1,247,409.99	\$1,242,891.88	\$1,225,518.48	\$1,181,999.82	\$1,120,910.22	\$1,012,066.69	2079	69	94
\$1,351,291.10	\$1,346,325.94	\$1,327,235.91	\$1,279,434.62	\$1,212,376.49	\$1,093,032.03	2080	70	95
\$1,463,823.16	\$1,458,367.82	\$1,437,395.84	\$1,384,901.18	\$1,311,306.41	\$1,180,474.59	2081	71	96
\$1,585,726.61	\$1,579,733.88	\$1,556,698.98	\$1,499,061.57	\$1,418,309.02	\$1,274,912.56	2082	72	97
\$1,717,781.86	\$1,711,200.08	\$1,685,904.23	\$1,622,632.46	\$1,534,043.03	\$1,376,905.56	2083	73	98
\$1,860,834.33	\$1,853,606.97	\$1,825,833.45	\$1,756,389.56	\$1,659,220.94	\$1,487,058.01	2084	74	99
\$2,015,799.85	\$2,007,865.02	\$1,977,376.73	\$1,901,172.54	\$1,794,613.37	\$1,606,022.65	2085	75	100

See Also:

<http://bruessard.com>

Table 10.34: Compound Interest Formula Compared to Rule of 72				
Rule of 72 Formula Initial Deposit	Compound Interest Formula Initial Deposit	Year	Years Elapsed	Initial Age
\$5,000	\$5,000	2010	0	25
Balance	Balance	Year	Years Elapsed	Age
\$10,000	\$9,995	2019	9	34
\$20,000	\$19,980	2028	18	43
\$40,000	\$39,940	2037	27	52
\$80,000	\$79,841	2046	36	61
\$160,000	\$159,602	2055	45	70
\$320,000	\$319,046	2064	54	79
\$640,000	\$637,774	2073	63	88
\$1,280,000	\$1,274,913	2082	72	97

See Also:

<http://bruessard.com>

Table 10.35: Lump Sum Deposit Required Today (Present Value) to Earn \$1,000,000 in the Future									
Amount Desired							Initial Year	Years Elapsed	Initial Age
\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,606,022.65	2010	0	25
Interest Rate %									
7	7	7	7	7	7	8			
Period Factor									
360	52	12	4	2	1	1			
Compound Daily Amount Required	Compound Weekly Amount Required	Compound Monthly Amount Required	Compound Quarterly Amount Required	Compound Semiannually Amount Required	Compound Annually Amount Required	Compound Annually Amount Required	Year	Number of Years Elapsed	Example Age (Years Old)
\$932,400.16	\$932,437.71	\$932,583.47	\$932,958.51	\$933,510.70	\$934,579.44	\$1,487,058.01	2011	1	26
\$869,370.07	\$869,440.09	\$869,711.92	\$870,411.57	\$871,442.23	\$873,438.73	\$1,376,905.56	2012	2	27
\$810,600.79	\$810,698.72	\$811,078.96	\$812,057.88	\$813,500.64	\$816,297.88	\$1,274,912.56	2013	3	28
\$755,804.31	\$755,926.06	\$756,398.83	\$757,616.31	\$759,411.56	\$762,895.21	\$1,180,474.59	2014	4	29
\$704,712.07	\$704,853.97	\$705,405.04	\$706,824.58	\$708,918.81	\$712,986.18	\$1,093,032.03	2015	5	30
\$657,073.65	\$657,232.42	\$657,849.08	\$659,438.00	\$661,783.30	\$666,342.22	\$1,012,066.69	2016	6	31
\$612,655.58	\$612,828.30	\$613,499.17	\$615,228.29	\$617,781.79	\$622,749.74	\$937,098.79	2017	7	32
\$571,240.16	\$571,424.21	\$572,139.18	\$573,982.47	\$576,705.91	\$582,009.10	\$867,684.07	2018	8	33
\$532,624.42	\$532,817.49	\$533,567.54	\$535,501.83	\$538,361.14	\$543,933.74	\$803,411.17	2019	9	34
\$496,619.10	\$496,819.12	\$497,596.27	\$499,600.98	\$502,565.88	\$508,349.29	\$743,899.23	2020	10	35
\$463,047.73	\$463,252.88	\$464,050.05	\$466,106.99	\$469,150.63	\$475,092.80	\$688,795.59	2021	11	36
\$431,745.78	\$431,954.46	\$432,765.41	\$434,858.48	\$437,957.13	\$444,011.96	\$637,773.69	2022	12	37
\$402,559.83	\$402,770.62	\$403,589.86	\$405,704.92	\$408,837.67	\$414,964.45	\$590,531.20	2023	13	38
\$375,346.85	\$375,558.52	\$376,381.23	\$378,505.85	\$381,654.34	\$387,817.24	\$546,788.14	2024	14	39
\$349,973.47	\$350,184.93	\$351,006.91	\$353,130.25	\$356,278.41	\$362,446.02	\$506,285.32	2025	15	40
\$326,315.32	\$326,525.63	\$327,343.24	\$329,455.87	\$332,589.71	\$338,734.60	\$468,782.70	2026	16	41
\$304,256.46	\$304,464.81	\$305,274.90	\$307,368.66	\$310,476.05	\$316,574.39	\$434,058.06	2027	17	42
\$283,688.77	\$283,894.47	\$284,694.32	\$286,762.21	\$289,832.72	\$295,863.92	\$401,905.61	2028	18	43
\$264,511.46	\$264,713.91	\$265,501.22	\$267,537.24	\$270,561.94	\$276,508.33	\$372,134.82	2029	19	44
\$246,630.53	\$246,829.24	\$247,602.05	\$249,601.14	\$252,572.47	\$258,419.00	\$344,569.28	2030	20	45
\$229,958.34	\$230,152.89	\$230,909.57	\$232,867.51	\$235,779.10	\$241,513.09	\$319,045.63	2031	21	46

Amount Desired							Initial Year	Years Elapsed	Initial Age
\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,606,022.65	2010	0	25
Interest Rate %									
7	7	7	7	7	7	8			
Period Factor									
360	52	12	4	2	1	1			
Compound Daily Amount Required	Compound Weekly Amount Required	Compound Monthly Amount Required	Compound Quarterly Amount Required	Compound Semiannually Amount Required	Compound Annually Amount Required	Compound Annually Amount Required	Year	Number of Years Elapsed	Example Age (Years Old)
\$214,413.20	\$214,603.23	\$215,342.45	\$217,255.72	\$220,102.31	\$225,713.17	\$295,412.62	2032	22	47
\$199,918.90	\$200,104.15	\$200,824.81	\$202,690.57	\$205,467.87	\$210,946.88	\$273,530.20	2033	23	48
\$186,404.42	\$186,584.65	\$187,285.90	\$189,101.90	\$191,806.45	\$197,146.62	\$253,268.71	2034	24	49
\$173,803.51	\$173,978.57	\$174,659.73	\$176,424.22	\$179,053.37	\$184,249.18	\$234,508.06	2035	25	50
\$162,054.42	\$162,224.18	\$162,884.78	\$164,596.48	\$167,148.24	\$172,195.49	\$217,137.09	2036	26	51
\$151,099.57	\$151,263.94	\$151,903.65	\$153,561.68	\$156,034.67	\$160,930.37	\$201,052.87	2037	27	52
\$140,885.26	\$141,044.20	\$141,662.83	\$143,266.68	\$145,660.04	\$150,402.21	\$186,160.06	2038	28	53
\$131,361.44	\$131,514.93	\$132,112.41	\$133,661.87	\$135,975.20	\$140,562.82	\$172,370.43	2039	29	54
\$122,481.43	\$122,629.48	\$123,205.85	\$124,700.98	\$126,934.31	\$131,367.12	\$159,602.25	2040	30	55
\$114,201.70	\$114,344.35	\$114,899.74	\$116,340.84	\$118,494.53	\$122,773.01	\$147,779.86	2041	31	56
\$106,481.69	\$106,618.99	\$107,153.60	\$108,541.17	\$110,615.91	\$114,741.13	\$136,833.20	2042	32	57
\$99,283.54	\$99,415.57	\$99,929.68	\$101,264.41	\$103,261.14	\$107,234.70	\$126,697.41	2043	33	58
\$92,571.99	\$92,698.82	\$93,192.76	\$94,475.49	\$96,395.38	\$100,219.34	\$117,312.42	2044	34	59
\$86,314.14	\$86,435.88	\$86,910.03	\$88,141.71	\$89,986.12	\$93,662.94	\$108,622.61	2045	35	60
\$80,479.32	\$80,596.07	\$81,050.86	\$82,232.56	\$84,003.00	\$87,535.46	\$100,576.49	2046	36	61
\$75,038.93	\$75,150.82	\$75,586.69	\$76,719.57	\$78,417.70	\$81,808.84	\$93,126.38	2047	37	62
\$69,966.31	\$70,073.46	\$70,490.90	\$71,576.17	\$73,203.76	\$76,456.86	\$86,228.13	2048	38	63
\$65,236.60	\$65,339.13	\$65,738.64	\$66,777.60	\$68,336.50	\$71,455.01	\$79,840.86	2049	39	64
\$60,826.62	\$60,924.67	\$61,306.77	\$62,300.73	\$63,792.85	\$66,780.38	\$73,926.72	2050	40	65
\$56,714.75	\$56,808.46	\$57,173.68	\$58,124.00	\$59,551.31	\$62,411.57	\$68,450.67	2051	41	66
\$52,880.84	\$52,970.35	\$53,319.23	\$54,227.28	\$55,591.78	\$58,328.57	\$63,380.25	2052	42	67
\$49,306.10	\$49,391.55	\$49,724.63	\$50,591.80	\$51,895.53	\$54,512.68	\$58,685.41	2053	43	68

Amount Desired							Initial Year	Years Elapsed	Initial Age
\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,606,022.65	2010	0	25
Interest Rate %									
7	7	7	7	7	7	8			
Period Factor									
360	52	12	4	2	1	1			
Compound Daily Amount Required	Compound Weekly Amount Required	Compound Monthly Amount Required	Compound Quarterly Amount Required	Compound Semiannually Amount Required	Compound Annually Amount Required	Compound Annually Amount Required	Year	Number of Years Elapsed	Example Age (Years Old)
\$45,973.02	\$46,054.55	\$46,372.37	\$47,200.05	\$48,445.03	\$50,946.43	\$54,338.35	2054	44	69
\$42,865.25	\$42,943.00	\$43,246.11	\$44,035.69	\$45,223.95	\$47,613.49	\$50,313.28	2055	45	70
\$39,967.57	\$40,041.67	\$40,330.60	\$41,083.47	\$42,217.04	\$44,498.59	\$46,586.37	2056	46	71
\$37,265.77	\$37,336.36	\$37,611.65	\$38,329.17	\$39,410.06	\$41,587.47	\$43,135.53	2057	47	72
\$34,746.61	\$34,813.83	\$35,076.01	\$35,759.53	\$36,789.71	\$38,866.79	\$39,940.31	2058	48	73
\$32,397.74	\$32,461.73	\$32,711.30	\$33,362.15	\$34,343.59	\$36,324.10	\$36,981.77	2059	49	74
\$30,207.66	\$30,268.54	\$30,506.02	\$31,125.51	\$32,060.11	\$33,947.76	\$34,242.38	2060	50	75
\$28,165.63	\$28,223.53	\$28,449.41	\$29,038.81	\$29,928.46	\$31,726.88	\$31,705.90	2061	51	76
\$26,261.63	\$26,316.68	\$26,531.45	\$27,092.00	\$27,938.53	\$29,651.29	\$29,357.32	2062	52	77
\$24,486.35	\$24,538.67	\$24,742.79	\$25,275.71	\$26,080.92	\$27,711.48	\$27,182.70	2063	53	78
\$22,831.08	\$22,880.78	\$23,074.72	\$23,581.19	\$24,346.82	\$25,898.58	\$25,169.17	2064	54	79
\$21,287.70	\$21,334.90	\$21,519.10	\$22,000.27	\$22,728.02	\$24,204.28	\$23,304.79	2065	55	80
\$19,848.66	\$19,893.47	\$20,068.36	\$20,525.34	\$21,216.85	\$22,620.83	\$21,578.51	2066	56	81
\$18,506.89	\$18,549.42	\$18,715.42	\$19,149.29	\$19,806.15	\$21,140.96	\$19,980.10	2067	57	82
\$17,255.83	\$17,296.18	\$17,453.69	\$17,865.49	\$18,489.26	\$19,757.91	\$18,500.09	2068	58	83
\$16,089.34	\$16,127.61	\$16,277.02	\$16,667.77	\$17,259.92	\$18,465.33	\$17,129.71	2069	59	84
\$15,001.70	\$15,037.99	\$15,179.68	\$15,550.33	\$16,112.32	\$17,257.32	\$15,860.85	2070	60	85
\$13,987.59	\$14,021.99	\$14,156.32	\$14,507.82	\$15,041.02	\$16,128.34	\$14,685.97	2071	61	86
\$13,042.03	\$13,074.63	\$13,201.95	\$13,535.19	\$14,040.95	\$15,073.21	\$13,598.12	2072	62	87
\$12,160.39	\$12,191.28	\$12,311.92	\$12,627.77	\$13,107.38	\$14,087.11	\$12,590.85	2073	63	88
\$11,338.35	\$11,367.61	\$11,481.89	\$11,781.19	\$12,235.88	\$13,165.53	\$11,658.19	2074	64	89
\$10,571.88	\$10,599.59	\$10,707.82	\$10,991.36	\$11,422.33	\$12,304.23	\$10,794.62	2075	65	90

Amount Desired							Initial Year	Years Elapsed	Initial Age
\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,606,022.65	2010	0	25
Interest Rate %									
7	7	7	7	7	7	8			
Period Factor									
360	52	12	4	2	1	1			
Compound Daily Amount Required	Compound Weekly Amount Required	Compound Monthly Amount Required	Compound Quarterly Amount Required	Compound Semiannually Amount Required	Compound Annually Amount Required	Compound Annually Amount Required	Year	Number of Years Elapsed	Example Age (Years Old)
\$9,857.22	\$9,883.45	\$9,985.94	\$10,254.48	\$10,662.86	\$11,499.28	\$9,995.02	2076	66	91
\$9,190.88	\$9,215.71	\$9,312.72	\$9,567.01	\$9,953.90	\$10,746.99	\$9,254.65	2077	67	92
\$8,569.57	\$8,593.07	\$8,684.89	\$8,925.62	\$9,292.07	\$10,043.92	\$8,569.12	2078	68	93
\$7,990.27	\$8,012.50	\$8,099.39	\$8,327.23	\$8,674.25	\$9,386.84	\$7,934.37	2079	69	94
\$7,450.13	\$7,471.16	\$7,553.35	\$7,768.96	\$8,097.50	\$8,772.75	\$7,346.64	2080	70	95
\$6,946.50	\$6,966.39	\$7,044.13	\$7,248.12	\$7,559.10	\$8,198.83	\$6,802.44	2081	71	96
\$6,476.92	\$6,495.73	\$6,569.24	\$6,762.19	\$7,056.50	\$7,662.46	\$6,298.56	2082	72	97
\$6,039.08	\$6,056.86	\$6,126.37	\$6,308.85	\$6,587.32	\$7,161.17	\$5,832.00	2083	73	98
\$5,630.84	\$5,647.65	\$5,713.35	\$5,885.89	\$6,149.34	\$6,692.69	\$5,400.00	2084	74	99
\$5,250.20	\$5,266.08	\$5,328.17	\$5,491.29	\$5,740.47	\$6,254.85	\$5,000.00	2085	75	100

See Also:

<http://bruessard.com>

Table 10.36: Periodic Deposits at the End of the Period Required Today to Earn a Given Future Amount (Sinking Fund Ordinary Annuity)							Initial Year	Years Elapsed	Initial Age
Amount Desired in the Future									
\$1,000	\$5,000	\$1,250	\$50,000	\$500,000	\$1,000,000	\$80,000	2010	0	25
Interest Rate %									
10	9	6	7	10	5	16			
Period Factor / Frequency Of Deposits (Number Of Times Per Year)									
360	52	12	4	2	1	12			
Daily Deposit Amount Required	Weekly Deposit Amount Required	Monthly Deposit Amount Required	Quarterly Deposit Amount Required	Semiannual Deposit Amount Required	Annual Deposit Amount Required	Monthly Deposit Amount Required	Year	Number of Years Elapsed	Example Age (Years Old)
\$2.64	\$91.97	\$101.33	\$12,176.62	\$243,902.44	\$1,000,000.00	\$6,191.80	2011	1	26
\$1.25	\$43.92	\$49.15	\$5,877.15	\$116,005.92	\$487,804.88	\$2,850.38	2012	2	27
\$0.79	\$27.95	\$31.78	\$3,780.69	\$73,508.73	\$317,208.56	\$1,745.90	2013	3	28
\$0.56	\$19.99	\$23.11	\$2,734.98	\$52,360.91	\$232,011.83	\$1,200.56	2014	4	29
\$0.43	\$15.24	\$17.92	\$2,109.56	\$39,752.29	\$180,974.80	\$878.78	2015	5	30
\$0.34	\$12.10	\$14.47	\$1,694.28	\$31,412.71	\$147,017.47	\$668.68	2016	6	31
\$0.27	\$9.87	\$12.01	\$1,399.08	\$25,511.98	\$122,819.82	\$522.30	2017	7	32
\$0.23	\$8.22	\$10.18	\$1,178.91	\$21,134.95	\$104,721.81	\$415.64	2018	8	33
\$0.19	\$6.94	\$8.76	\$1,008.75	\$17,773.11	\$90,690.08	\$335.35	2019	9	34
\$0.16	\$5.94	\$7.63	\$873.60	\$15,121.29	\$79,504.57	\$273.44	2020	10	35
\$0.14	\$5.12	\$6.71	\$763.91	\$12,985.25	\$70,388.89	\$224.79	2021	11	36
\$0.12	\$4.46	\$5.95	\$673.28	\$11,235.45	\$62,825.41	\$185.99	2022	12	37
\$0.10	\$3.90	\$5.31	\$597.33	\$9,782.16	\$56,455.77	\$154.70	2023	13	38
\$0.09	\$3.43	\$4.77	\$532.90	\$8,561.27	\$51,023.97	\$129.21	2024	14	39
\$0.08	\$3.03	\$4.30	\$477.67	\$7,525.72	\$46,342.29	\$108.29	2025	15	40
\$0.07	\$2.69	\$3.89	\$429.91	\$6,640.21	\$42,269.91	\$91.02	2026	16	41
\$0.06	\$2.40	\$3.54	\$388.30	\$5,877.72	\$38,699.14	\$76.68	2027	17	42
\$0.06	\$2.14	\$3.23	\$351.80	\$5,217.23	\$35,546.22	\$64.73	2028	18	43
\$0.05	\$1.91	\$2.95	\$319.60	\$4,642.11	\$32,745.01	\$54.73	2029	19	44
\$0.04	\$1.72	\$2.71	\$291.05	\$4,139.08	\$30,242.59	\$46.34	2030	20	45

Amount Desired in the Future							Initial Year	Years Elapsed	Initial Age
\$1,000	\$5,000	\$1,250	\$50,000	\$500,000	\$1,000,000	\$80,000	2010	0	25
Interest Rate %									
10	9	6	7	10	5	16			
Period Factor / Frequency Of Deposits (Number Of Times Per Year)									
360	52	12	4	2	1	12			
Daily Deposit Amount Required	Weekly Deposit Amount Required	Monthly Deposit Amount Required	Quarterly Deposit Amount Required	Semiannual Deposit Amount Required	Annual Deposit Amount Required	Monthly Deposit Amount Required	Year	Number of Years Elapsed	Example Age (Years Old)
\$0.04	\$1.54	\$2.49	\$265.61	\$3,697.36	\$27,996.11	\$39.28	2031	21	46
\$0.03	\$1.39	\$2.29	\$242.86	\$3,308.13	\$25,970.51	\$33.33	2032	22	47
\$0.03	\$1.25	\$2.11	\$222.44	\$2,964.10	\$24,136.82	\$28.30	2033	23	48
\$0.03	\$1.13	\$1.95	\$204.05	\$2,659.22	\$22,470.90	\$24.05	2034	24	49
\$0.02	\$1.02	\$1.80	\$187.44	\$2,388.37	\$20,952.46	\$20.44	2035	25	50
\$0.02	\$0.92	\$1.67	\$172.40	\$2,147.25	\$19,564.32	\$17.39	2036	26	51
\$0.02	\$0.84	\$1.55	\$158.74	\$1,932.19	\$18,291.86	\$14.80	2037	27	52
\$0.02	\$0.76	\$1.44	\$146.32	\$1,740.05	\$17,122.53	\$12.60	2038	28	53
\$0.02	\$0.69	\$1.34	\$135.00	\$1,568.13	\$16,045.51	\$10.73	2039	29	54
\$0.01	\$0.63	\$1.24	\$124.66	\$1,414.09	\$15,051.44	\$9.14	2040	30	55
\$0.01	\$0.57	\$1.16	\$115.20	\$1,275.91	\$14,132.12	\$7.79	2041	31	56
\$0.01	\$0.52	\$1.08	\$106.54	\$1,151.83	\$13,280.42	\$6.63	2042	32	57
\$0.01	\$0.47	\$1.01	\$98.59	\$1,040.28	\$12,490.04	\$5.65	2043	33	58
\$0.01	\$0.43	\$0.94	\$91.29	\$939.93	\$11,755.45	\$4.82	2044	34	59
\$0.01	\$0.39	\$0.88	\$84.58	\$849.58	\$11,071.71	\$4.11	2045	35	60
\$0.01	\$0.35	\$0.82	\$78.40	\$768.16	\$10,434.46	\$3.50	2046	36	61
\$0.01	\$0.32	\$0.77	\$72.71	\$694.76	\$9,839.79	\$2.99	2047	37	62
\$0.01	\$0.29	\$0.72	\$67.46	\$628.55	\$9,284.23	\$2.55	2048	38	63
\$0.01	\$0.27	\$0.67	\$62.61	\$568.78	\$8,764.62	\$2.17	2049	39	64
\$0.01	\$0.24	\$0.63	\$58.13	\$514.81	\$8,278.16	\$1.85	2050	40	65
\$0.00	\$0.22	\$0.59	\$54.00	\$466.06	\$7,822.29	\$1.58	2051	41	66
\$0.00	\$0.20	\$0.55	\$50.17	\$422.00	\$7,394.71	\$1.35	2052	42	67

Amount Desired in the Future							Initial Year	Years Elapsed	Initial Age
\$1,000	\$5,000	\$1,250	\$50,000	\$500,000	\$1,000,000	\$80,000	2010	0	25
Interest Rate %									
10	9	6	7	10	5	16			
Period Factor / Frequency Of Deposits (Number Of Times Per Year)									
360	52	12	4	2	1	12			
Daily Deposit Amount Required	Weekly Deposit Amount Required	Monthly Deposit Amount Required	Quarterly Deposit Amount Required	Semiannual Deposit Amount Required	Annual Deposit Amount Required	Monthly Deposit Amount Required	Year	Number of Years Elapsed	Example Age (Years Old)
\$0.00	\$0.18	\$0.52	\$46.63	\$382.16	\$6,993.33	\$1.15	2053	43	68
\$0.00	\$0.17	\$0.48	\$43.35	\$346.14	\$6,616.25	\$0.98	2054	44	69
\$0.00	\$0.15	\$0.45	\$40.31	\$313.56	\$6,261.73	\$0.84	2055	45	70
\$0.00	\$0.14	\$0.43	\$37.49	\$284.07	\$5,928.20	\$0.71	2056	46	71
\$0.00	\$0.13	\$0.40	\$34.87	\$257.39	\$5,614.21	\$0.61	2057	47	72
\$0.00	\$0.12	\$0.37	\$32.45	\$233.24	\$5,318.43	\$0.52	2058	48	73
\$0.00	\$0.11	\$0.35	\$30.20	\$211.37	\$5,039.65	\$0.44	2059	49	74
\$0.00	\$0.10	\$0.33	\$28.11	\$191.57	\$4,776.74	\$0.38	2060	50	75
\$0.00	\$0.09	\$0.31	\$26.17	\$173.64	\$4,528.67	\$0.32	2061	51	76
\$0.00	\$0.08	\$0.29	\$24.37	\$157.39	\$4,294.50	\$0.27	2062	52	77
\$0.00	\$0.07	\$0.27	\$22.69	\$142.67	\$4,073.34	\$0.23	2063	53	78
\$0.00	\$0.07	\$0.26	\$21.13	\$129.34	\$3,864.38	\$0.20	2064	54	79
\$0.00	\$0.06	\$0.24	\$19.68	\$117.26	\$3,666.86	\$0.17	2065	55	80
\$0.00	\$0.06	\$0.23	\$18.34	\$106.31	\$3,480.10	\$0.15	2066	56	81
\$0.00	\$0.05	\$0.21	\$17.08	\$96.39	\$3,303.43	\$0.12	2067	57	82
\$0.00	\$0.05	\$0.20	\$15.92	\$87.40	\$3,136.26	\$0.11	2068	58	83
\$0.00	\$0.04	\$0.19	\$14.83	\$79.25	\$2,978.02	\$0.09	2069	59	84
\$0.00	\$0.04	\$0.18	\$13.82	\$71.86	\$2,828.18	\$0.08	2070	60	85
\$0.00	\$0.04	\$0.17	\$12.88	\$65.16	\$2,686.27	\$0.07	2071	61	86
\$0.00	\$0.03	\$0.16	\$12.01	\$59.09	\$2,551.83	\$0.06	2072	62	87
\$0.00	\$0.03	\$0.15	\$11.19	\$53.58	\$2,424.42	\$0.05	2073	63	88
\$0.00	\$0.03	\$0.14	\$10.43	\$48.59	\$2,303.65	\$0.04	2074	64	89

Amount Desired in the Future							Initial Year	Years Elapsed	Initial Age
\$1,000	\$5,000	\$1,250	\$50,000	\$500,000	\$1,000,000	\$80,000	2010	0	25
Interest Rate %									
10	9	6	7	10	5	16			
Period Factor / Frequency Of Deposits (Number Of Times Per Year)									
360	52	12	4	2	1	12			
Daily Deposit Amount Required	Weekly Deposit Amount Required	Monthly Deposit Amount Required	Quarterly Deposit Amount Required	Semiannual Deposit Amount Required	Annual Deposit Amount Required	Monthly Deposit Amount Required	Year	Number of Years Elapsed	Example Age (Years Old)
\$0.00	\$0.03	\$0.13	\$9.72	\$44.07	\$2,189.15	\$0.03	2075	65	90
\$0.00	\$0.02	\$0.12	\$9.07	\$39.96	\$2,080.57	\$0.03	2076	66	91
\$0.00	\$0.02	\$0.12	\$8.45	\$36.24	\$1,977.58	\$0.03	2077	67	92
\$0.00	\$0.02	\$0.11	\$7.88	\$32.87	\$1,879.86	\$0.02	2078	68	93
\$0.00	\$0.02	\$0.10	\$7.35	\$29.81	\$1,787.15	\$0.02	2079	69	94
\$0.00	\$0.02	\$0.10	\$6.85	\$27.03	\$1,699.15	\$0.02	2080	70	95
\$0.00	\$0.01	\$0.09	\$6.39	\$24.52	\$1,615.63	\$0.01	2081	71	96
\$0.00	\$0.01	\$0.09	\$5.96	\$22.24	\$1,536.33	\$0.01	2082	72	97
\$0.00	\$0.01	\$0.08	\$5.56	\$20.17	\$1,461.03	\$0.01	2083	73	98
\$0.00	\$0.01	\$0.08	\$5.18	\$18.29	\$1,389.53	\$0.01	2084	74	99
\$0.00	\$0.01	\$0.07	\$4.83	\$16.59	\$1,321.61	\$0.01	2085	75	100

See Also:

<http://bruessard.com>

Table 10.37: Periodic Deposits at the Beginning of the Period Required Today to Earn a Given Future Amount (Sinking Fund Annuity Due)						Initial Year	Years Elapsed	Initial Age
Amount Desired								
\$1,000	\$5,000	\$1,250	\$50,000	\$500,000	\$1,000,000	2010	0	25
Interest Rate %								
10	9	6	7	10	5			
Period Factor / Frequency Of Deposits (Number Of Times Per Year)								
360	52	12	4	2	1			
Daily Deposit Amount Required	Weekly Deposit Amount Required	Monthly Deposit Amount Required	Quarterly Deposit Amount Required	Semiannual Deposit Amount Required	Annual Deposit Amount Required	Year	Number of Years Elapsed	Example Age (Years Old)
\$2.64	\$91.82	\$100.83	\$11,967.19	\$232,288.04	\$952,380.95	2011	1	26
\$1.25	\$43.85	\$48.91	\$5,776.07	\$110,481.83	\$464,576.07	2012	2	27
\$0.79	\$27.90	\$31.62	\$3,715.66	\$70,008.32	\$302,103.39	2013	3	28
\$0.56	\$19.96	\$22.99	\$2,687.94	\$49,867.53	\$220,963.65	2014	4	29
\$0.43	\$15.22	\$17.83	\$2,073.28	\$37,859.32	\$172,356.95	2015	5	30
\$0.34	\$12.08	\$14.39	\$1,665.14	\$29,916.86	\$140,016.64	2016	6	31
\$0.27	\$9.86	\$11.95	\$1,375.01	\$24,297.13	\$116,971.26	2017	7	32
\$0.23	\$8.20	\$10.13	\$1,158.63	\$20,128.53	\$99,735.06	2018	8	33
\$0.19	\$6.93	\$8.71	\$991.40	\$16,926.77	\$86,371.50	2019	9	34
\$0.16	\$5.93	\$7.59	\$858.58	\$14,401.23	\$75,718.64	2020	10	35
\$0.14	\$5.12	\$6.68	\$750.77	\$12,366.91	\$67,037.04	2021	11	36
\$0.12	\$4.45	\$5.92	\$661.70	\$10,700.43	\$59,833.72	2022	12	37
\$0.10	\$3.89	\$5.28	\$587.06	\$9,316.34	\$53,767.40	2023	13	38
\$0.09	\$3.43	\$4.74	\$523.73	\$8,153.59	\$48,594.26	2024	14	39
\$0.08	\$3.03	\$4.28	\$469.45	\$7,167.35	\$44,135.51	2025	15	40
\$0.07	\$2.69	\$3.87	\$422.52	\$6,324.01	\$40,257.06	2026	16	41
\$0.06	\$2.39	\$3.52	\$381.62	\$5,597.83	\$36,856.33	2027	17	42
\$0.06	\$2.14	\$3.21	\$345.75	\$4,968.79	\$33,853.55	2028	18	43
\$0.05	\$1.91	\$2.94	\$314.10	\$4,421.06	\$31,185.72	2029	19	44
\$0.04	\$1.71	\$2.69	\$286.04	\$3,941.98	\$28,802.46	2030	20	45

Amount Desired						Initial Year	Years Elapsed	Initial Age
\$1,000	\$5,000	\$1,250	\$50,000	\$500,000	\$1,000,000	2010	0	25
Interest Rate %								
10	9	6	7	10	5			
Period Factor / Frequency Of Deposits (Number Of Times Per Year)								
360	52	12	4	2	1			
Daily Deposit Amount Required	Weekly Deposit Amount Required	Monthly Deposit Amount Required	Quarterly Deposit Amount Required	Semiannual Deposit Amount Required	Annual Deposit Amount Required	Year	Number of Years Elapsed	Example Age (Years Old)
\$0.04	\$1.54	\$2.47	\$261.04	\$3,521.29	\$26,662.96	2031	21	46
\$0.03	\$1.39	\$2.28	\$238.68	\$3,150.60	\$24,733.82	2032	22	47
\$0.03	\$1.25	\$2.10	\$218.62	\$2,822.95	\$22,987.45	2033	23	48
\$0.03	\$1.13	\$1.94	\$200.54	\$2,532.59	\$21,400.86	2034	24	49
\$0.02	\$1.02	\$1.79	\$184.22	\$2,274.64	\$19,954.72	2035	25	50
\$0.02	\$0.92	\$1.66	\$169.43	\$2,045.00	\$18,632.69	2036	26	51
\$0.02	\$0.84	\$1.54	\$156.01	\$1,840.18	\$17,420.82	2037	27	52
\$0.02	\$0.76	\$1.43	\$143.80	\$1,657.19	\$16,307.17	2038	28	53
\$0.02	\$0.69	\$1.33	\$132.68	\$1,493.46	\$15,281.44	2039	29	54
\$0.01	\$0.62	\$1.24	\$122.51	\$1,346.75	\$14,334.70	2040	30	55
\$0.01	\$0.57	\$1.15	\$113.22	\$1,215.16	\$13,459.16	2041	31	56
\$0.01	\$0.52	\$1.07	\$104.70	\$1,096.98	\$12,648.02	2042	32	57
\$0.01	\$0.47	\$1.00	\$96.89	\$990.75	\$11,895.28	2043	33	58
\$0.01	\$0.43	\$0.93	\$89.72	\$895.17	\$11,195.66	2044	34	59
\$0.01	\$0.39	\$0.87	\$83.12	\$809.12	\$10,544.48	2045	35	60
\$0.01	\$0.35	\$0.82	\$77.05	\$731.58	\$9,937.58	2046	36	61
\$0.01	\$0.32	\$0.76	\$71.46	\$661.68	\$9,371.23	2047	37	62
\$0.01	\$0.29	\$0.71	\$66.30	\$598.62	\$8,842.12	2048	38	63
\$0.01	\$0.27	\$0.67	\$61.53	\$541.70	\$8,347.26	2049	39	64
\$0.01	\$0.24	\$0.62	\$57.14	\$490.30	\$7,883.96	2050	40	65
\$0.00	\$0.22	\$0.58	\$53.07	\$443.86	\$7,449.80	2051	41	66
\$0.00	\$0.20	\$0.55	\$49.31	\$401.90	\$7,042.58	2052	42	67

Amount Desired						Initial Year	Years Elapsed	Initial Age
\$1,000	\$5,000	\$1,250	\$50,000	\$500,000	\$1,000,000	2010	0	25
Interest Rate %								
10	9	6	7	10	5			
Period Factor / Frequency Of Deposits (Number Of Times Per Year)								
360	52	12	4	2	1			
Daily Deposit Amount Required	Weekly Deposit Amount Required	Monthly Deposit Amount Required	Quarterly Deposit Amount Required	Semiannual Deposit Amount Required	Annual Deposit Amount Required	Year	Number of Years Elapsed	Example Age (Years Old)
\$0.00	\$0.18	\$0.51	\$45.82	\$363.96	\$6,660.32	2053	43	68
\$0.00	\$0.17	\$0.48	\$42.60	\$329.66	\$6,301.19	2054	44	69
\$0.00	\$0.15	\$0.45	\$39.61	\$298.63	\$5,963.56	2055	45	70
\$0.00	\$0.14	\$0.42	\$36.84	\$270.55	\$5,645.91	2056	46	71
\$0.00	\$0.13	\$0.40	\$34.27	\$245.13	\$5,346.87	2057	47	72
\$0.00	\$0.12	\$0.37	\$31.89	\$222.13	\$5,065.17	2058	48	73
\$0.00	\$0.11	\$0.35	\$29.68	\$201.31	\$4,799.66	2059	49	74
\$0.00	\$0.10	\$0.33	\$27.63	\$182.45	\$4,549.27	2060	50	75
\$0.00	\$0.09	\$0.31	\$25.72	\$165.37	\$4,313.02	2061	51	76
\$0.00	\$0.08	\$0.29	\$23.95	\$149.90	\$4,090.00	2062	52	77
\$0.00	\$0.07	\$0.27	\$22.30	\$135.88	\$3,879.37	2063	53	78
\$0.00	\$0.07	\$0.26	\$20.77	\$123.18	\$3,680.36	2064	54	79
\$0.00	\$0.06	\$0.24	\$19.34	\$111.68	\$3,492.25	2065	55	80
\$0.00	\$0.06	\$0.23	\$18.02	\$101.25	\$3,314.38	2066	56	81
\$0.00	\$0.05	\$0.21	\$16.79	\$91.80	\$3,146.12	2067	57	82
\$0.00	\$0.05	\$0.20	\$15.64	\$83.24	\$2,986.91	2068	58	83
\$0.00	\$0.04	\$0.19	\$14.58	\$75.47	\$2,836.21	2069	59	84
\$0.00	\$0.04	\$0.18	\$13.58	\$68.44	\$2,693.51	2070	60	85
\$0.00	\$0.04	\$0.17	\$12.66	\$62.06	\$2,558.36	2071	61	86
\$0.00	\$0.03	\$0.16	\$11.80	\$56.27	\$2,430.31	2072	62	87
\$0.00	\$0.03	\$0.15	\$11.00	\$51.03	\$2,308.97	2073	63	88
\$0.00	\$0.03	\$0.14	\$10.25	\$46.28	\$2,193.95	2074	64	89

Amount Desired						Initial Year	Years Elapsed	Initial Age
\$1,000	\$5,000	\$1,250	\$50,000	\$500,000	\$1,000,000	2010	0	25
Interest Rate %								
10	9	6	7	10	5			
Period Factor / Frequency Of Deposits (Number Of Times Per Year)								
360	52	12	4	2	1			
Daily Deposit Amount Required	Weekly Deposit Amount Required	Monthly Deposit Amount Required	Quarterly Deposit Amount Required	Semiannual Deposit Amount Required	Annual Deposit Amount Required	Year	Number of Years Elapsed	Example Age (Years Old)
\$0.00	\$0.03	\$0.13	\$9.56	\$41.97	\$2,084.91	2075	65	90
\$0.00	\$0.02	\$0.12	\$8.91	\$38.06	\$1,981.49	2076	66	91
\$0.00	\$0.02	\$0.11	\$8.31	\$34.52	\$1,883.40	2077	67	92
\$0.00	\$0.02	\$0.11	\$7.74	\$31.30	\$1,790.35	2078	68	93
\$0.00	\$0.02	\$0.10	\$7.22	\$28.39	\$1,702.05	2079	69	94
\$0.00	\$0.02	\$0.10	\$6.73	\$25.75	\$1,618.24	2080	70	95
\$0.00	\$0.01	\$0.09	\$6.28	\$23.35	\$1,538.69	2081	71	96
\$0.00	\$0.01	\$0.08	\$5.85	\$21.18	\$1,463.17	2082	72	97
\$0.00	\$0.01	\$0.08	\$5.46	\$19.21	\$1,391.46	2083	73	98
\$0.00	\$0.01	\$0.08	\$5.09	\$17.42	\$1,323.36	2084	74	99
\$0.00	\$0.01	\$0.07	\$4.75	\$15.80	\$1,258.67	2085	75	100

See Also:

<http://bruessard.com>

Table 10.38: Simple-Interest Loan with Unknown Interest		
i		
p	r	t
\$116.88		
\$2,500	18.75%	0.249315 (91 days/365 days)

See Also:

<http://bruessard.com>

Table 10.39: Computing the Simple Interest Rate for Payday Loans		
$r = i / (p * t)$		
	i	
p	r	t
\$100 Payday Loan		
	\$17.50	
\$100	456.25%	0.03836
\$200 Payday Loan		
	35	
\$200	456.25%	0.03836
\$300 Payday Loan		
	\$52.50	
\$300	456.25%	0.03836
\$400 Payday Loan		
	\$70	
\$400	456.25%	0.03836
\$500 Payday Loan		
	\$87.50	
\$500	456.25%	0.03836

See Also:

<http://bruessard.com>

Table 10.40: Determining Simple Interest Amount for Payday Loans with an Annual Interest Rate of 456.25%						
Amount of Loan					Time (Days Per Year)	Elapsed Days
\$100	\$200	\$300	\$400	\$500	0	Day 0 of 365
Interest Rate %						
456.25	456.25	456.25	456.25	456.25		
Total Amount to Be Repaid					Time (Elapsed Days as Decimals)	Elapsed Days Since Receiving the Loan
\$101.25	\$202.50	\$303.75	\$405.00	\$506.25	0.0027	Day 1 of 365
\$102.50	\$205.00	\$307.50	\$410.00	\$512.50	0.0055	Day 2 of 365
\$103.75	\$207.50	\$311.25	\$415.00	\$518.75	0.0082	Day 3 of 365
\$105.00	\$210.00	\$315.00	\$420.00	\$525.00	0.011	Day 4 of 365
\$106.25	\$212.50	\$318.75	\$425.00	\$531.25	0.0137	Day 5 of 365
\$107.50	\$215.00	\$322.50	\$430.00	\$537.50	0.0164	Day 6 of 365
\$108.75	\$217.50	\$326.25	\$435.00	\$543.75	0.0192	Day 7 of 365
\$110.00	\$220.00	\$330.00	\$440.00	\$550.00	0.0219	Day 8 of 365
\$111.25	\$222.50	\$333.75	\$445.00	\$556.25	0.0247	Day 9 of 365
\$112.50	\$225.00	\$337.50	\$450.00	\$562.50	0.0274	Day 10 of 365
\$113.75	\$227.50	\$341.25	\$455.00	\$568.75	0.0301	Day 11 of 365
\$115.00	\$230.00	\$345.00	\$460.00	\$575.00	0.0329	Day 12 of 365
\$116.25	\$232.50	\$348.75	\$465.00	\$581.25	0.0356	Day 13 of 365
\$117.50	\$235.00	\$352.50	\$470.00	\$587.50	0.0384	Day 14 of 365
\$118.75	\$237.50	\$356.25	\$475.00	\$593.75	0.0411	Day 15 of 365
\$120.00	\$240.00	\$360.00	\$480.00	\$600.00	0.0438	Day 16 of 365
\$121.25	\$242.50	\$363.75	\$485.00	\$606.25	0.0466	Day 17 of 365
\$122.50	\$245.00	\$367.50	\$490.00	\$612.50	0.0493	Day 18 of 365
\$123.75	\$247.50	\$371.25	\$495.00	\$618.75	0.0521	Day 19 of 365
\$125.00	\$250.00	\$375.00	\$500.00	\$625.00	0.0548	Day 20 of 365
\$126.25	\$252.50	\$378.75	\$505.00	\$631.25	0.0575	Day 21 of 365
\$127.50	\$255.00	\$382.50	\$510.00	\$637.50	0.0603	Day 22 of 365
\$128.75	\$257.50	\$386.25	\$515.00	\$643.75	0.063	Day 23 of 365
\$130.00	\$260.00	\$390.00	\$520.00	\$650.00	0.0658	Day 24 of 365

Amount of Loan					Time (Days Per Year)	Elapsed Days
\$100	\$200	\$300	\$400	\$500	0	Day 0 of 365
Interest Rate %						
456.25	456.25	456.25	456.25	456.25		
Total Amount to Be Repaid					Time (Elapsed Days as Decimals)	Elapsed Days Since Receiving the Loan
\$131.25	\$262.50	\$393.75	\$525.00	\$656.25	0.0685	Day 25 of 365
\$132.50	\$265.00	\$397.50	\$530.00	\$662.50	0.0712	Day 26 of 365
\$133.75	\$267.50	\$401.25	\$535.00	\$668.75	0.074	Day 27 of 365
\$135.00	\$270.00	\$405.00	\$540.00	\$675.00	0.0767	Day 28 of 365
\$136.25	\$272.50	\$408.75	\$545.00	\$681.25	0.0795	Day 29 of 365
\$137.50	\$275.00	\$412.50	\$550.00	\$687.50	0.0822	Day 30 of 365
\$138.75	\$277.50	\$416.25	\$555.00	\$693.75	0.0849	Day 31 of 365

See Also:

<http://bruessard.com>

Table 10.41: Borrowing and Compound Interest—2-Year Home Loan Example

Amount Borrowed								Initial Year	Years Elapsed	Initial Age
\$1,000	\$5,000	\$50,000	\$80,000	\$100,000	\$500,000	\$23,020	\$1,250	2010	0	25
INTEREST RATE %										
12	9	10	16	6	12	8	21			
Period Factor / Frequency Of Payments (Number Of Times Per Year)										
360	52	4	12	2	1	12	12			
Daily Payment Required to Pay Off Debt with Interest	Weekly Payment Required to Pay Off Debt with Interest	Quarterly Payment Required to Pay Off Debt with Interest	Monthly Payment Required to Pay Off Debt with Interest	Semi – Annual Payment Required to Pay Off Debt with Interest	Yearly Payment Required to Pay Off Debt with Interest	Monthly Payment Required to Pay Off Debt with Interest	Monthly Payment Required to Pay Off Debt with Interest	Year	Number of Years Elapsed	Example Age (Years Old)
\$2.95	\$100.63	\$13,290.89	\$7,258.47	\$52,261.08	\$560,000.00	\$2,002.47	\$116.39	2011	1	26
\$1.56	\$52.58	\$6,973.37	\$3,917.05	\$26,902.70	\$295,849.06	\$1,041.13	\$64.23	2012	2	27
\$1.10	\$36.60	\$4,874.36	\$2,812.56	\$18,459.75	\$208,174.49	\$721.36	\$47.09	2013	3	28
\$0.87	\$28.65	\$3,829.95	\$2,267.22	\$14,245.64	\$164,617.22	\$561.99	\$38.71	2014	4	29
\$0.85	\$27.69	\$3,705.09	\$2,202.42	\$13,740.63	\$159,416.32	\$542.91	\$37.72	2014	4.16667	29
\$0.74	\$23.90	\$3,207.36	\$1,945.44	\$11,723.05	\$138,704.87	\$466.76	\$33.82	2015	5	30
\$0.65	\$20.75	\$2,795.64	\$1,735.35	\$10,046.21	\$121,612.86	\$403.62	\$30.67	2016	6	31
\$0.59	\$18.53	\$2,504.40	\$1,588.97	\$8,852.63	\$109,558.87	\$358.79	\$28.52	2017	7	32
\$0.54	\$16.87	\$2,288.42	\$1,482.30	\$7,961.08	\$100,651.42	\$325.43	\$26.98	2018	8	33
\$0.50	\$15.60	\$2,122.58	\$1,402.02	\$7,270.87	\$93,839.44	\$299.69	\$25.84	2019	9	34
\$0.48	\$14.59	\$1,991.81	\$1,340.10	\$6,721.57	\$88,492.08	\$279.30	\$24.99	2020	10	35
\$0.45	\$13.78	\$1,886.52	\$1,291.45	\$6,274.74	\$84,207.70	\$262.78	\$24.34	2021	11	36
\$0.44	\$13.11	\$1,800.30	\$1,252.66	\$5,904.74	\$80,718.40	\$249.18	\$23.84	2022	12	37
\$0.42	\$12.55	\$1,728.72	\$1,221.36	\$5,593.83	\$77,838.60	\$237.81	\$23.44	2023	13	38
\$0.41	\$12.09	\$1,668.62	\$1,195.88	\$5,329.32	\$75,435.62	\$228.20	\$23.13	2024	14	39
\$0.40	\$11.69	\$1,617.67	\$1,174.96	\$5,101.93	\$73,412.12	\$219.99	\$22.88	2025	15	40
\$0.39	\$11.35	\$1,574.12	\$1,157.69	\$4,904.66	\$71,695.01	\$212.92	\$22.69	2026	16	41
\$0.38	\$11.05	\$1,536.65	\$1,143.35	\$4,732.20	\$70,228.36	\$206.78	\$22.53	2027	17	42
\$0.38	\$10.79	\$1,504.21	\$1,131.40	\$4,580.38	\$68,968.66	\$201.42	\$22.40	2028	18	43
\$0.37	\$10.57	\$1,475.98	\$1,121.40	\$4,445.93	\$67,881.50	\$196.71	\$22.30	2029	19	44

Amount Borrowed								Initial Year	Years Elapsed	Initial Age
\$1,000	\$5,000	\$50,000	\$80,000	\$100,000	\$500,000	\$23,020	\$1,250	2010	0	25
INTEREST RATE %										
12	9	10	16	6	12	8	21			
Period Factor / Frequency Of Payments (Number Of Times Per Year)										
360	52	4	12	2	1	12	12			
Daily Payment Required to Pay Off Debt with Interest	Weekly Payment Required to Pay Off Debt with Interest	Quarterly Payment Required to Pay Off Debt with Interest	Monthly Payment Required to Pay Off Debt with Interest	Semi – Annual Payment Required to Pay Off Debt with Interest	Yearly Payment Required to Pay Off Debt with Interest	Monthly Payment Required to Pay Off Debt with Interest	Monthly Payment Required to Pay Off Debt with Interest	Year	Number of Years Elapsed	Example Age (Years Old)
\$0.37	\$10.37	\$1,451.30	\$1,113.00	\$4,326.24	\$66,939.39	\$192.55	\$22.22	2030	20	45
\$0.36	\$10.20	\$1,429.65	\$1,105.94	\$4,219.17	\$66,120.05	\$188.86	\$22.15	2031	21	46
\$0.36	\$10.04	\$1,410.58	\$1,099.99	\$4,122.98	\$65,405.25	\$185.58	\$22.10	2032	22	47
\$0.36	\$9.91	\$1,393.74	\$1,094.96	\$4,036.25	\$64,779.98	\$182.65	\$22.06	2033	23	48
\$0.35	\$9.78	\$1,378.83	\$1,090.71	\$3,957.78	\$64,231.72	\$180.03	\$22.02	2034	24	49
\$0.35	\$9.68	\$1,365.59	\$1,087.11	\$3,886.55	\$63,749.98	\$177.67	\$22.00	2035	25	50
\$0.35	\$9.58	\$1,353.82	\$1,084.06	\$3,821.72	\$63,325.93	\$175.55	\$21.97	2036	26	51
\$0.35	\$9.49	\$1,343.33	\$1,081.47	\$3,762.56	\$62,952.05	\$173.64	\$21.95	2037	27	52
\$0.35	\$9.41	\$1,333.96	\$1,079.27	\$3,708.45	\$62,621.93	\$171.90	\$21.94	2038	28	53
\$0.34	\$9.34	\$1,325.59	\$1,077.40	\$3,658.85	\$62,330.10	\$170.34	\$21.93	2039	29	54
\$0.34	\$9.28	\$1,318.09	\$1,075.81	\$3,613.30	\$62,071.83	\$168.91	\$21.92	2040	30	55
\$0.34	\$9.22	\$1,311.37	\$1,074.45	\$3,571.38	\$61,843.03	\$167.62	\$21.91	2041	31	56
\$0.34	\$9.17	\$1,305.34	\$1,073.30	\$3,532.76	\$61,640.16	\$166.44	\$21.90	2042	32	57
\$0.34	\$9.12	\$1,299.93	\$1,072.32	\$3,497.11	\$61,460.15	\$165.37	\$21.90	2043	33	58
\$0.34	\$9.08	\$1,295.07	\$1,071.49	\$3,464.16	\$61,300.32	\$164.39	\$21.89	2044	34	59
\$0.34	\$9.04	\$1,290.69	\$1,070.78	\$3,433.66	\$61,158.31	\$163.50	\$21.89	2045	35	60
\$0.34	\$9.01	\$1,286.75	\$1,070.17	\$3,405.40	\$61,032.07	\$162.69	\$21.89	2046	36	61
\$0.34	\$8.98	\$1,283.20	\$1,069.65	\$3,379.19	\$60,919.80	\$161.94	\$21.88	2047	37	62
\$0.34	\$8.95	\$1,280.00	\$1,069.21	\$3,354.85	\$60,819.90	\$161.26	\$21.88	2048	38	63
\$0.34	\$8.92	\$1,277.12	\$1,068.84	\$3,332.22	\$60,730.98	\$160.63	\$21.88	2049	39	64
\$0.34	\$8.90	\$1,274.52	\$1,068.52	\$3,311.17	\$60,651.81	\$160.06	\$21.88	2050	40	65

Amount Borrowed								Initial Year	Years Elapsed	Initial Age
\$1,000	\$5,000	\$50,000	\$80,000	\$100,000	\$500,000	\$23,020	\$1,250	2010	0	25
INTEREST RATE %										
12	9	10	16	6	12	8	21			
Period Factor / Frequency Of Payments (Number Of Times Per Year)										
360	52	4	12	2	1	12	12			
Daily Payment Required to Pay Off Debt with Interest	Weekly Payment Required to Pay Off Debt with Interest	Quarterly Payment Required to Pay Off Debt with Interest	Monthly Payment Required to Pay Off Debt with Interest	Semi – Annual Payment Required to Pay Off Debt with Interest	Yearly Payment Required to Pay Off Debt with Interest	Monthly Payment Required to Pay Off Debt with Interest	Monthly Payment Required to Pay Off Debt with Interest	Year	Number of Years Elapsed	Example Age (Years Old)
\$0.34	\$8.88	\$1,272.17	\$1,068.25	\$3,291.58	\$60,581.30	\$159.54	\$21.88	2051	41	66
\$0.34	\$8.86	\$1,270.05	\$1,068.01	\$3,273.31	\$60,518.48	\$159.05	\$21.88	2052	42	67
\$0.34	\$8.84	\$1,268.14	\$1,067.82	\$3,256.28	\$60,462.50	\$158.61	\$21.88	2053	43	68
\$0.34	\$8.82	\$1,266.41	\$1,067.65	\$3,240.39	\$60,412.61	\$158.20	\$21.88	2054	44	69
\$0.33	\$8.81	\$1,264.85	\$1,067.50	\$3,225.56	\$60,368.13	\$157.83	\$21.88	2055	45	70
\$0.33	\$8.79	\$1,263.44	\$1,067.38	\$3,211.69	\$60,328.47	\$157.49	\$21.88	2056	46	71
\$0.33	\$8.78	\$1,262.16	\$1,067.27	\$3,198.74	\$60,293.10	\$157.17	\$21.88	2057	47	72
\$0.33	\$8.77	\$1,261.01	\$1,067.19	\$3,186.62	\$60,261.56	\$156.88	\$21.88	2058	48	73
\$0.33	\$8.76	\$1,259.97	\$1,067.11	\$3,175.28	\$60,233.43	\$156.61	\$21.88	2059	49	74
\$0.33	\$8.75	\$1,259.02	\$1,067.04	\$3,164.67	\$60,208.33	\$156.37	\$21.88	2060	50	75
\$0.33	\$8.74	\$1,258.17	\$1,066.99	\$3,154.73	\$60,185.94	\$156.14	\$21.88	2061	51	76
\$0.33	\$8.74	\$1,257.39	\$1,066.94	\$3,145.41	\$60,165.96	\$155.93	\$21.88	2062	52	77
\$0.33	\$8.73	\$1,256.70	\$1,066.90	\$3,136.69	\$60,148.14	\$155.74	\$21.88	2063	53	78
\$0.33	\$8.72	\$1,256.06	\$1,066.87	\$3,128.50	\$60,132.23	\$155.57	\$21.88	2064	54	79
\$0.33	\$8.72	\$1,255.49	\$1,066.84	\$3,120.83	\$60,118.04	\$155.40	\$21.88	2065	55	80
\$0.33	\$8.71	\$1,254.97	\$1,066.81	\$3,113.63	\$60,105.37	\$155.25	\$21.88	2066	56	81
\$0.33	\$8.71	\$1,254.50	\$1,066.79	\$3,106.88	\$60,094.06	\$155.11	\$21.88	2067	57	82
\$0.33	\$8.70	\$1,254.08	\$1,066.77	\$3,100.54	\$60,083.97	\$154.99	\$21.88	2068	58	83
\$0.33	\$8.70	\$1,253.69	\$1,066.76	\$3,094.58	\$60,074.96	\$154.87	\$21.88	2069	59	84
\$0.33	\$8.69	\$1,253.34	\$1,066.74	\$3,088.99	\$60,066.92	\$154.76	\$21.88	2070	60	85
\$0.33	\$8.69	\$1,253.03	\$1,066.73	\$3,083.74	\$60,059.74	\$154.66	\$21.88	2071	61	86

Amount Borrowed								Initial Year	Years Elapsed	Initial Age
\$1,000	\$5,000	\$50,000	\$80,000	\$100,000	\$500,000	\$23,020	\$1,250	2010	0	25
INTEREST RATE %										
12	9	10	16	6	12	8	21			
Period Factor / Frequency Of Payments (Number Of Times Per Year)										
360	52	4	12	2	1	12	12			
Daily Payment Required to Pay Off Debt with Interest	Weekly Payment Required to Pay Off Debt with Interest	Quarterly Payment Required to Pay Off Debt with Interest	Monthly Payment Required to Pay Off Debt with Interest	Semi – Annual Payment Required to Pay Off Debt with Interest	Yearly Payment Required to Pay Off Debt with Interest	Monthly Payment Required to Pay Off Debt with Interest	Monthly Payment Required to Pay Off Debt with Interest	Year	Number of Years Elapsed	Example Age (Years Old)
\$0.33	\$8.69	\$1,252.74	\$1,066.72	\$3,078.81	\$60,053.34	\$154.57	\$21.88	2072	62	87
\$0.33	\$8.68	\$1,252.49	\$1,066.71	\$3,074.17	\$60,047.62	\$154.48	\$21.88	2073	63	88
\$0.33	\$8.68	\$1,252.25	\$1,066.71	\$3,069.81	\$60,042.51	\$154.41	\$21.88	2074	64	89
\$0.33	\$8.68	\$1,252.04	\$1,066.70	\$3,065.72	\$60,037.95	\$154.33	\$21.88	2075	65	90
\$0.33	\$8.68	\$1,251.85	\$1,066.70	\$3,061.87	\$60,033.88	\$154.27	\$21.88	2076	66	91
\$0.33	\$8.67	\$1,251.67	\$1,066.69	\$3,058.25	\$60,030.25	\$154.20	\$21.88	2077	67	92
\$0.33	\$8.67	\$1,251.52	\$1,066.69	\$3,054.84	\$60,027.01	\$154.15	\$21.88	2078	68	93
\$0.33	\$8.67	\$1,251.37	\$1,066.69	\$3,051.64	\$60,024.11	\$154.10	\$21.88	2079	69	94
\$0.33	\$8.67	\$1,251.24	\$1,066.68	\$3,048.63	\$60,021.53	\$154.05	\$21.88	2080	70	95
\$0.33	\$8.67	\$1,251.13	\$1,066.68	\$3,045.79	\$60,019.22	\$154.00	\$21.88	2081	71	96
\$0.33	\$8.67	\$1,251.02	\$1,066.68	\$3,043.13	\$60,017.16	\$153.96	\$21.88	2082	72	97
\$0.33	\$8.67	\$1,250.92	\$1,066.68	\$3,040.62	\$60,015.32	\$153.92	\$21.88	2083	73	98
\$0.33	\$8.67	\$1,250.84	\$1,066.67	\$3,038.26	\$60,013.68	\$153.89	\$21.88	2084	74	99
\$0.33	\$8.66	\$1,250.76	\$1,066.67	\$3,036.03	\$60,012.21	\$153.86	\$21.88	2085	75	100

See Also:

<http://bruessard.com>

Table 10.42: Compound Interest and 2-Year Home Loan Amortization Computations		
Description	1st Payment	2nd Payment
Principal Balance	\$80,000.00	\$77,149.62
Monthly Interest Rate	0.013333	0.013333
Monthly Interest Amount =	<u>\$1,066.67</u>	<u>\$1,028.66</u>
Total Monthly Payment	\$3,917.05	\$3,917.05
Less Monthly Interest	<u>\$1,066.67</u>	<u>\$1,028.66</u>
Monthly Principal =	\$2,850.38	\$2,888.39
Principal Balance	\$80,000.00	\$77,149.62
Less Monthly Principal	<u>\$2,850.38</u>	<u>\$2,888.39</u>
Adjusted Principal Balance =	\$77,149.62	\$74,261.23

See Also:

<http://bruessard.com>

Table 10.43: Compound Interest and 2-Year Home Loan—Repayment Schedule

Payment Number	Month	Beginning Principal Balance	Principal Paid	Interest Paid	Total Paid (From Table 10.41)	Ending Principal Balance	Cumulative Principal Paid	Cumulative Interest Paid	Cumulative Total Paid
1	Jan-1-2010	80,000.00	2,850.38	1,066.67	3,917.05	77,149.62	2,850.38	1,066.67	3,917.05
2	Feb-1-2010	77,149.62	2,888.39	1,028.66	3,917.05	74,261.23	5,738.77	2,095.33	7,834.10
3	Mar-1-2010	74,261.23	2,926.90	990.15	3,917.05	71,334.33	8,665.67	3,085.48	11,751.15
4	Apr-1-2010	71,334.33	2,965.92	951.12	3,917.05	68,368.41	11,631.59	4,036.60	15,668.20
5	May-1-2010	68,368.41	3,005.47	911.58	3,917.05	65,362.94	14,637.06	4,948.18	19,585.24
6	Jun-1-2010	65,362.94	3,045.54	871.51	3,917.05	62,317.39	17,682.61	5,819.69	23,502.29
7	Jul-1-2010	62,317.39	3,086.15	830.9	3,917.05	59,231.24	20,768.76	6,650.59	27,419.34
8	Aug-1-2010	59,231.24	3,127.30	789.75	3,917.05	56,103.94	23,896.06	7,440.34	31,336.39
9	Sep-1-2010	56,103.94	3,169.00	748.05	3,917.05	52,934.95	27,065.05	8,188.39	35,253.44
10	Oct-1-2010	52,934.95	3,211.25	705.8	3,917.05	49,723.70	30,276.30	8,894.19	39,170.49
11	Nov-1-2010	49,723.70	3,254.07	662.98	3,917.05	46,469.63	33,530.37	9,557.17	43,087.54
12	Dec-1-2010	46,469.63	3,297.45	619.6	3,917.05	43,172.18	36,827.82	10,176.77	47,004.59
13	Jan-1-2011	43,172.18	3,341.42	575.63	3,917.05	39,830.76	40,169.24	10,752.39	50,921.63
14	Feb-1-2011	39,830.76	3,385.97	531.08	3,917.05	36,444.79	43,555.21	11,283.47	54,838.68
15	Mar-1-2011	36,444.79	3,431.12	485.93	3,917.05	33,013.67	46,986.33	11,769.40	58,755.73
16	Apr-1-2011	33,013.67	3,476.87	440.18	3,917.05	29,536.80	50,463.20	12,209.58	62,672.78
17	May-1-2011	29,536.80	3,523.22	393.82	3,917.05	26,013.58	53,986.42	12,603.41	66,589.83
18	Jun-1-2011	26,013.58	3,570.20	346.85	3,917.05	22,443.38	57,556.62	12,950.26	70,506.88
19	Jul-1-2011	22,443.38	3,617.80	299.25	3,917.05	18,825.57	61,174.43	13,249.50	74,423.93
20	Aug-1-2011	18,825.57	3,666.04	251.01	3,917.05	15,159.53	64,840.47	13,500.51	78,340.98
21	Sep-1-2011	15,159.53	3,714.92	202.13	3,917.05	11,444.61	68,555.39	13,702.64	82,258.03
22	Oct-1-2011	11,444.61	3,764.45	152.59	3,917.05	7,680.16	72,319.84	13,855.23	86,175.07
23	Nov-1-2011	7,680.16	3,814.65	102.4	3,917.05	3,865.51	76,134.49	13,957.63	90,092.12
24	Dec-1-2011	3,865.51	3,865.51	51.54	3,917.05	0	80,000.00	14,009.17	94,009.17
TOTAL			80,000.00	14,009.17	94,009.17				

See Also:

Payment Number	Month	Beginning Principal Balance	Principal Paid	Interest Paid	Total Paid (From Table 10.41)	Ending Principal Balance	Cumulative Principal Paid	Cumulative Interest Paid	Cumulative Total Paid
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Table 10.44: Compound Interest and 30-Year Home Loan—Repayment Schedule											
Payment Number	Month	Year	Beginning Principal Balance	Principal Paid	Interest Paid	Total Paid (From Table 10.41)	Ending Principal Balance	Cumulative Principal Paid	Cumulative Interest Paid	Cumulative Total Paid	Age
1	Jan-1-2010	Year 1	\$80,000.00	\$9.14	\$1,066.67	\$1,075.81	79,990.86	9.14	1,066.67	1,075.81	25
2	Feb-1-2010	Year 1	\$79,990.86	\$9.26	\$1,066.54	\$1,075.81	79,981.60	18.4	2,133.21	2,151.61	25
3	Mar-1-2010	Year 1	\$79,981.60	\$9.38	\$1,066.42	\$1,075.81	79,972.22	27.78	3,199.63	3,227.42	25
4	Apr-1-2010	Year 1	\$79,972.22	\$9.51	\$1,066.30	\$1,075.81	79,962.71	37.29	4,265.93	4,303.22	25
5	May-1-2010	Year 1	\$79,962.71	\$9.64	\$1,066.17	\$1,075.81	79,953.07	46.93	5,332.10	5,379.03	25
6	Jun-1-2010	Year 1	\$79,953.07	\$9.76	\$1,066.04	\$1,075.81	79,943.31	56.69	6,398.14	6,454.83	25
7	Jul-1-2010	Year 1	\$79,943.31	\$9.89	\$1,065.91	\$1,075.81	79,933.41	66.59	7,464.05	7,530.64	25
8	Aug-1-2010	Year 1	\$79,933.41	\$10.03	\$1,065.78	\$1,075.81	79,923.38	76.62	8,529.83	8,606.44	25
9	Sep-1-2010	Year 1	\$79,923.38	\$10.16	\$1,065.65	\$1,075.81	79,913.22	86.78	9,595.47	9,682.25	25
10	Oct-1-2010	Year 1	\$79,913.22	\$10.30	\$1,065.51	\$1,075.81	79,902.93	97.07	10,660.98	10,758.06	25
11	Nov-1-2010	Year 1	\$79,902.93	\$10.43	\$1,065.37	\$1,075.81	79,892.49	107.51	11,726.36	11,833.86	25
12	Dec-1-2010	Year 1	\$79,892.49	\$10.57	\$1,065.23	\$1,075.81	79,881.92	118.08	12,791.59	12,909.67	25
13	Jan-1-2011	Year 2	\$79,881.92	\$10.71	\$1,065.09	\$1,075.81	79,871.21	128.79	13,856.68	13,985.47	26
14	Feb-1-2011	Year 2	\$79,871.21	\$10.86	\$1,064.95	\$1,075.81	79,860.35	139.65	14,921.63	15,061.28	26
15	Mar-1-2011	Year 2	\$79,860.35	\$11.00	\$1,064.80	\$1,075.81	79,849.35	150.65	15,986.44	16,137.08	26
16	Apr-1-2011	Year 2	\$79,849.35	\$11.15	\$1,064.66	\$1,075.81	79,838.20	161.8	17,051.09	17,212.89	26
17	May-1-2011	Year 2	\$79,838.20	\$11.30	\$1,064.51	\$1,075.81	79,826.91	173.09	18,115.60	18,288.70	26
18	Jun-1-2011	Year 2	\$79,826.91	\$11.45	\$1,064.36	\$1,075.81	79,815.46	184.54	19,179.96	19,364.50	26
19	Jul-1-2011	Year 2	\$79,815.46	\$11.60	\$1,064.21	\$1,075.81	79,803.86	196.14	20,244.17	20,440.31	26
20	Aug-1-2011	Year 2	\$79,803.86	\$11.75	\$1,064.05	\$1,075.81	79,792.11	207.89	21,308.22	21,516.11	26
21	Sep-1-2011	Year 2	\$79,792.11	\$11.91	\$1,063.89	\$1,075.81	79,780.20	219.8	22,372.11	22,591.92	26
22	Oct-1-2011	Year 2	\$79,780.20	\$12.07	\$1,063.74	\$1,075.81	79,768.13	231.87	23,435.85	23,667.72	26
23	Nov-1-2011	Year 2	\$79,768.13	\$12.23	\$1,063.58	\$1,075.81	79,755.90	244.1	24,499.43	24,743.53	26
24	Dec-1-2011	Year 2	\$79,755.90	\$12.39	\$1,063.41	\$1,075.81	79,743.50	256.5	25,562.84	25,819.33	26
25	Jan-1-2012	Year 3	\$79,743.50	\$12.56	\$1,063.25	\$1,075.81	79,730.94	269.06	26,626.08	26,895.14	27
26	Feb-1-2012	Year 3	\$79,730.94	\$12.73	\$1,063.08	\$1,075.81	79,718.22	281.78	27,689.16	27,970.95	27
27	Mar-1-2012	Year 3	\$79,718.22	\$12.90	\$1,062.91	\$1,075.81	79,705.32	294.68	28,752.07	29,046.75	27
28	Apr-1-2012	Year 3	\$79,705.32	\$13.07	\$1,062.74	\$1,075.81	79,692.25	307.75	29,814.81	30,122.56	27
29	May-1-2012	Year 3	\$79,692.25	\$13.24	\$1,062.56	\$1,075.81	79,679.01	320.99	30,877.37	31,198.36	27
30	Jun-1-2012	Year 3	\$79,679.01	\$13.42	\$1,062.39	\$1,075.81	79,665.59	334.41	31,939.76	32,274.17	27
31	Jul-1-2012	Year 3	\$79,665.59	\$13.60	\$1,062.21	\$1,075.81	79,652.00	348	33,001.97	33,349.97	27
32	Aug-1-2012	Year 3	\$79,652.00	\$13.78	\$1,062.03	\$1,075.81	79,638.22	361.78	34,064.00	34,425.78	27
33	Sep-1-2012	Year 3	\$79,638.22	\$13.96	\$1,061.84	\$1,075.81	79,624.25	375.75	35,125.84	35,501.58	27
34	Oct-1-2012	Year 3	\$79,624.25	\$14.15	\$1,061.66	\$1,075.81	79,610.10	389.9	36,187.49	36,577.39	27
35	Nov-1-2012	Year 3	\$79,610.10	\$14.34	\$1,061.47	\$1,075.81	79,595.77	404.23	37,248.96	37,653.20	27

Payment Number	Month	Year	Beginning Principal Balance	Principal Paid	Interest Paid	Total Paid (From Table 10.41)	Ending Principal Balance	Cumulative Principal Paid	Cumulative Interest Paid	Cumulative Total Paid	Age
36	Dec-1-2012	Year 3	\$79,595.77	\$14.53	\$1,061.28	\$1,075.81	79,581.24	418.76	38,310.24	38,729.00	27
37	Jan-1-2013	Year 4	\$79,581.24	\$14.72	\$1,061.08	\$1,075.81	79,566.52	433.48	39,371.32	39,804.81	28
38	Feb-1-2013	Year 4	\$79,566.52	\$14.92	\$1,060.89	\$1,075.81	79,551.60	448.4	40,432.21	40,880.61	28
39	Mar-1-2013	Year 4	\$79,551.60	\$15.12	\$1,060.69	\$1,075.81	79,536.48	463.52	41,492.90	41,956.42	28
40	Apr-1-2013	Year 4	\$79,536.48	\$15.32	\$1,060.49	\$1,075.81	79,521.16	478.84	42,553.38	43,032.22	28
41	May-1-2013	Year 4	\$79,521.16	\$15.52	\$1,060.28	\$1,075.81	79,505.64	494.36	43,613.67	44,108.03	28
42	Jun-1-2013	Year 4	\$79,505.64	\$15.73	\$1,060.08	\$1,075.81	79,489.91	510.09	44,673.74	45,183.84	28
43	Jul-1-2013	Year 4	\$79,489.91	\$15.94	\$1,059.87	\$1,075.81	79,473.97	526.03	45,733.61	46,259.64	28
44	Aug-1-2013	Year 4	\$79,473.97	\$16.15	\$1,059.65	\$1,075.81	79,457.81	542.19	46,793.26	47,335.45	28
45	Sep-1-2013	Year 4	\$79,457.81	\$16.37	\$1,059.44	\$1,075.81	79,441.45	558.55	47,852.70	48,411.25	28
46	Oct-1-2013	Year 4	\$79,441.45	\$16.59	\$1,059.22	\$1,075.81	79,424.86	575.14	48,911.92	49,487.06	28
47	Nov-1-2013	Year 4	\$79,424.86	\$16.81	\$1,059.00	\$1,075.81	79,408.05	591.95	49,970.91	50,562.86	28
48	Dec-1-2013	Year 4	\$79,408.05	\$17.03	\$1,058.77	\$1,075.81	79,391.02	608.98	51,029.69	51,638.67	28
49	Jan-1-2014	Year 5	\$79,391.02	\$17.26	\$1,058.55	\$1,075.81	79,373.76	626.24	52,088.24	52,714.47	29
50	Feb-1-2014	Year 5	\$79,373.76	\$17.49	\$1,058.32	\$1,075.81	79,356.27	643.73	53,146.55	53,790.28	29
51	Mar-1-2014	Year 5	\$79,356.27	\$17.72	\$1,058.08	\$1,075.81	79,338.55	661.45	54,204.64	54,866.09	29
52	Apr-1-2014	Year 5	\$79,338.55	\$17.96	\$1,057.85	\$1,075.81	79,320.59	679.41	55,262.48	55,941.89	29
53	May-1-2014	Year 5	\$79,320.59	\$18.20	\$1,057.61	\$1,075.81	79,302.39	697.61	56,320.09	57,017.70	29
54	Jun-1-2014	Year 5	\$79,302.39	\$18.44	\$1,057.37	\$1,075.81	79,283.95	716.05	57,377.46	58,093.50	29
55	Jul-1-2014	Year 5	\$79,283.95	\$18.69	\$1,057.12	\$1,075.81	79,265.27	734.73	58,434.58	59,169.31	29
56	Aug-1-2014	Year 5	\$79,265.27	\$18.94	\$1,056.87	\$1,075.81	79,246.33	753.67	59,491.45	60,245.11	29
57	Sep-1-2014	Year 5	\$79,246.33	\$19.19	\$1,056.62	\$1,075.81	79,227.14	772.86	60,548.06	61,320.92	29
58	Oct-1-2014	Year 5	\$79,227.14	\$19.44	\$1,056.36	\$1,075.81	79,207.70	792.3	61,604.43	62,396.72	29
59	Nov-1-2014	Year 5	\$79,207.70	\$19.70	\$1,056.10	\$1,075.81	79,188.00	812	62,660.53	63,472.53	29
60	Dec-1-2014	Year 5	\$79,188.00	\$19.97	\$1,055.84	\$1,075.81	79,168.03	831.97	63,716.37	64,548.34	29
61	Jan-1-2015	Year 6	\$79,168.03	\$20.23	\$1,055.57	\$1,075.81	79,147.80	852.2	64,771.94	65,624.14	30
62	Feb-1-2015	Year 6	\$79,147.80	\$20.50	\$1,055.30	\$1,075.81	79,127.30	872.7	65,827.25	66,699.95	30
63	Mar-1-2015	Year 6	\$79,127.30	\$20.77	\$1,055.03	\$1,075.81	79,106.52	893.48	66,882.28	67,775.75	30
64	Apr-1-2015	Year 6	\$79,106.52	\$21.05	\$1,054.75	\$1,075.81	79,085.47	914.53	67,937.03	68,851.56	30
65	May-1-2015	Year 6	\$79,085.47	\$21.33	\$1,054.47	\$1,075.81	79,064.14	935.86	68,991.50	69,927.36	30
66	Jun-1-2015	Year 6	\$79,064.14	\$21.62	\$1,054.19	\$1,075.81	79,042.52	957.48	70,045.69	71,003.17	30
67	Jul-1-2015	Year 6	\$79,042.52	\$21.91	\$1,053.90	\$1,075.81	79,020.62	979.38	71,099.59	72,078.98	30
68	Aug-1-2015	Year 6	\$79,020.62	\$22.20	\$1,053.61	\$1,075.81	78,998.42	1,001.58	72,153.20	73,154.78	30
69	Sep-1-2015	Year 6	\$78,998.42	\$22.49	\$1,053.31	\$1,075.81	78,975.93	1,024.07	73,206.51	74,230.59	30
70	Oct-1-2015	Year 6	\$78,975.93	\$22.79	\$1,053.01	\$1,075.81	78,953.13	1,046.87	74,259.53	75,306.39	30
71	Nov-1-2015	Year 6	\$78,953.13	\$23.10	\$1,052.71	\$1,075.81	78,930.04	1,069.96	75,312.23	76,382.20	30

Payment Number	Month	Year	Beginning Principal Balance	Principal Paid	Interest Paid	Total Paid (From Table 10.41)	Ending Principal Balance	Cumulative Principal Paid	Cumulative Interest Paid	Cumulative Total Paid	Age
72	Dec-1-2015	Year 6	\$78,930.04	\$23.41	\$1,052.40	\$1,075.81	78,906.63	1,093.37	76,364.63	77,458.00	30
73	Jan-1-2016	Year 7	\$78,906.63	\$23.72	\$1,052.09	\$1,075.81	78,882.91	1,117.09	77,416.72	78,533.81	31
74	Feb-1-2016	Year 7	\$78,882.91	\$24.03	\$1,051.77	\$1,075.81	78,858.88	1,141.12	78,468.49	79,609.61	31
75	Mar-1-2016	Year 7	\$78,858.88	\$24.35	\$1,051.45	\$1,075.81	78,834.53	1,165.47	79,519.95	80,685.42	31
76	Apr-1-2016	Year 7	\$78,834.53	\$24.68	\$1,051.13	\$1,075.81	78,809.85	1,190.15	80,571.07	81,761.23	31
77	May-1-2016	Year 7	\$78,809.85	\$25.01	\$1,050.80	\$1,075.81	78,784.84	1,215.16	81,621.87	82,837.03	31
78	Jun-1-2016	Year 7	\$78,784.84	\$25.34	\$1,050.46	\$1,075.81	78,759.50	1,240.50	82,672.34	83,912.84	31
79	Jul-1-2016	Year 7	\$78,759.50	\$25.68	\$1,050.13	\$1,075.81	78,733.82	1,266.18	83,722.46	84,988.64	31
80	Aug-1-2016	Year 7	\$78,733.82	\$26.02	\$1,049.78	\$1,075.81	78,707.80	1,292.20	84,772.25	86,064.45	31
81	Sep-1-2016	Year 7	\$78,707.80	\$26.37	\$1,049.44	\$1,075.81	78,681.43	1,318.57	85,821.68	87,140.25	31
82	Oct-1-2016	Year 7	\$78,681.43	\$26.72	\$1,049.09	\$1,075.81	78,654.71	1,345.29	86,870.77	88,216.06	31
83	Nov-1-2016	Year 7	\$78,654.71	\$27.08	\$1,048.73	\$1,075.81	78,627.63	1,372.37	87,919.50	89,291.86	31
84	Dec-1-2016	Year 7	\$78,627.63	\$27.44	\$1,048.37	\$1,075.81	78,600.20	1,399.80	88,967.87	90,367.67	31
85	Jan-1-2017	Year 8	\$78,600.20	\$27.80	\$1,048.00	\$1,075.81	78,572.39	1,427.61	90,015.87	91,443.48	32
86	Feb-1-2017	Year 8	\$78,572.39	\$28.17	\$1,047.63	\$1,075.81	78,544.22	1,455.78	91,063.50	92,519.28	32
87	Mar-1-2017	Year 8	\$78,544.22	\$28.55	\$1,047.26	\$1,075.81	78,515.67	1,484.33	92,110.76	93,595.09	32
88	Apr-1-2017	Year 8	\$78,515.67	\$28.93	\$1,046.88	\$1,075.81	78,486.74	1,513.26	93,157.63	94,670.89	32
89	May-1-2017	Year 8	\$78,486.74	\$29.32	\$1,046.49	\$1,075.81	78,457.43	1,542.57	94,204.12	95,746.70	32
90	Jun-1-2017	Year 8	\$78,457.43	\$29.71	\$1,046.10	\$1,075.81	78,427.72	1,572.28	95,250.22	96,822.50	32
91	Jul-1-2017	Year 8	\$78,427.72	\$30.10	\$1,045.70	\$1,075.81	78,397.62	1,602.38	96,295.93	97,898.31	32
92	Aug-1-2017	Year 8	\$78,397.62	\$30.50	\$1,045.30	\$1,075.81	78,367.11	1,632.89	97,341.23	98,974.11	32
93	Sep-1-2017	Year 8	\$78,367.11	\$30.91	\$1,044.89	\$1,075.81	78,336.20	1,663.80	98,386.12	100,049.92	32
94	Oct-1-2017	Year 8	\$78,336.20	\$31.32	\$1,044.48	\$1,075.81	78,304.88	1,695.12	99,430.61	101,125.73	32
95	Nov-1-2017	Year 8	\$78,304.88	\$31.74	\$1,044.07	\$1,075.81	78,273.14	1,726.86	100,474.67	102,201.53	32
96	Dec-1-2017	Year 8	\$78,273.14	\$32.16	\$1,043.64	\$1,075.81	78,240.98	1,759.02	101,518.31	103,277.34	32
97	Jan-1-2018	Year 9	\$78,240.98	\$32.59	\$1,043.21	\$1,075.81	78,208.38	1,791.62	102,561.53	104,353.14	33
98	Feb-1-2018	Year 9	\$78,208.38	\$33.03	\$1,042.78	\$1,075.81	78,175.36	1,824.64	103,604.30	105,428.95	33
99	Mar-1-2018	Year 9	\$78,175.36	\$33.47	\$1,042.34	\$1,075.81	78,141.89	1,858.11	104,646.64	106,504.75	33
100	Apr-1-2018	Year 9	\$78,141.89	\$33.91	\$1,041.89	\$1,075.81	78,107.97	1,892.03	105,688.53	107,580.56	33
101	May-1-2018	Year 9	\$78,107.97	\$34.37	\$1,041.44	\$1,075.81	78,073.61	1,926.39	106,729.97	108,656.37	33
102	Jun-1-2018	Year 9	\$78,073.61	\$34.82	\$1,040.98	\$1,075.81	78,038.78	1,961.22	107,770.95	109,732.17	33
103	Jul-1-2018	Year 9	\$78,038.78	\$35.29	\$1,040.52	\$1,075.81	78,003.50	1,996.50	108,811.47	110,807.98	33
104	Aug-1-2018	Year 9	\$78,003.50	\$35.76	\$1,040.05	\$1,075.81	77,967.74	2,032.26	109,851.52	111,883.78	33
105	Sep-1-2018	Year 9	\$77,967.74	\$36.24	\$1,039.57	\$1,075.81	77,931.50	2,068.50	110,891.09	112,959.59	33
106	Oct-1-2018	Year 9	\$77,931.50	\$36.72	\$1,039.09	\$1,075.81	77,894.78	2,105.22	111,930.18	114,035.39	33
107	Nov-1-2018	Year 9	\$77,894.78	\$37.21	\$1,038.60	\$1,075.81	77,857.57	2,142.43	112,968.77	115,111.20	33

Payment Number	Month	Year	Beginning Principal Balance	Principal Paid	Interest Paid	Total Paid (From Table 10.41)	Ending Principal Balance	Cumulative Principal Paid	Cumulative Interest Paid	Cumulative Total Paid	Age
108	Dec-1-2018	Year 9	\$77,857.57	\$37.70	\$1,038.10	\$1,075.81	77,819.87	2,180.13	114,006.87	116,187.00	33
109	Jan-1-2019	Year 10	\$77,819.87	\$38.21	\$1,037.60	\$1,075.81	77,781.66	2,218.34	115,044.47	117,262.81	34
110	Feb-1-2019	Year 10	\$77,781.66	\$38.72	\$1,037.09	\$1,075.81	77,742.94	2,257.06	116,081.56	118,338.62	34
111	Mar-1-2019	Year 10	\$77,742.94	\$39.23	\$1,036.57	\$1,075.81	77,703.71	2,296.29	117,118.13	119,414.42	34
112	Apr-1-2019	Year 10	\$77,703.71	\$39.76	\$1,036.05	\$1,075.81	77,663.96	2,336.04	118,154.18	120,490.23	34
113	May-1-2019	Year 10	\$77,663.96	\$40.29	\$1,035.52	\$1,075.81	77,623.67	2,376.33	119,189.70	121,566.03	34
114	Jun-1-2019	Year 10	\$77,623.67	\$40.82	\$1,034.98	\$1,075.81	77,582.85	2,417.15	120,224.68	122,641.84	34
115	Jul-1-2019	Year 10	\$77,582.85	\$41.37	\$1,034.44	\$1,075.81	77,541.48	2,458.52	121,259.12	123,717.64	34
116	Aug-1-2019	Year 10	\$77,541.48	\$41.92	\$1,033.89	\$1,075.81	77,499.56	2,500.44	122,293.01	124,793.45	34
117	Sep-1-2019	Year 10	\$77,499.56	\$42.48	\$1,033.33	\$1,075.81	77,457.08	2,542.92	123,326.34	125,869.25	34
118	Oct-1-2019	Year 10	\$77,457.08	\$43.04	\$1,032.76	\$1,075.81	77,414.04	2,585.96	124,359.10	126,945.06	34
119	Nov-1-2019	Year 10	\$77,414.04	\$43.62	\$1,032.19	\$1,075.81	77,370.42	2,629.58	125,391.28	128,020.87	34
120	Dec-1-2019	Year 10	\$77,370.42	\$44.20	\$1,031.61	\$1,075.81	77,326.22	2,673.78	126,422.89	129,096.67	34
121	Jan-1-2020	Year 11	\$77,326.22	\$44.79	\$1,031.02	\$1,075.81	77,281.43	2,718.57	127,453.91	130,172.48	35
122	Feb-1-2020	Year 11	\$77,281.43	\$45.39	\$1,030.42	\$1,075.81	77,236.04	2,763.96	128,484.32	131,248.28	35
123	Mar-1-2020	Year 11	\$77,236.04	\$45.99	\$1,029.81	\$1,075.81	77,190.05	2,809.95	129,514.14	132,324.09	35
124	Apr-1-2020	Year 11	\$77,190.05	\$46.60	\$1,029.20	\$1,075.81	77,143.45	2,856.55	130,543.34	133,399.89	35
125	May-1-2020	Year 11	\$77,143.45	\$47.23	\$1,028.58	\$1,075.81	77,096.22	2,903.78	131,571.92	134,475.70	35
126	Jun-1-2020	Year 11	\$77,096.22	\$47.86	\$1,027.95	\$1,075.81	77,048.36	2,951.64	132,599.87	135,551.51	35
127	Jul-1-2020	Year 11	\$77,048.36	\$48.49	\$1,027.31	\$1,075.81	76,999.87	3,000.13	133,627.18	136,627.31	35
128	Aug-1-2020	Year 11	\$76,999.87	\$49.14	\$1,026.66	\$1,075.81	76,950.73	3,049.27	134,653.84	137,703.12	35
129	Sep-1-2020	Year 11	\$76,950.73	\$49.80	\$1,026.01	\$1,075.81	76,900.93	3,099.07	135,679.85	138,778.92	35
130	Oct-1-2020	Year 11	\$76,900.93	\$50.46	\$1,025.35	\$1,075.81	76,850.47	3,149.53	136,705.20	139,854.73	35
131	Nov-1-2020	Year 11	\$76,850.47	\$51.13	\$1,024.67	\$1,075.81	76,799.34	3,200.66	137,729.87	140,930.53	35
132	Dec-1-2020	Year 11	\$76,799.34	\$51.81	\$1,023.99	\$1,075.81	76,747.53	3,252.47	138,753.86	142,006.34	35
133	Jan-1-2021	Year 12	\$76,747.53	\$52.51	\$1,023.30	\$1,075.81	76,695.02	3,304.98	139,777.16	143,082.14	36
134	Feb-1-2021	Year 12	\$76,695.02	\$53.21	\$1,022.60	\$1,075.81	76,641.81	3,358.19	140,799.76	144,157.95	36
135	Mar-1-2021	Year 12	\$76,641.81	\$53.91	\$1,021.89	\$1,075.81	76,587.90	3,412.10	141,821.66	145,233.76	36
136	Apr-1-2021	Year 12	\$76,587.90	\$54.63	\$1,021.17	\$1,075.81	76,533.27	3,466.73	142,842.83	146,309.56	36
137	May-1-2021	Year 12	\$76,533.27	\$55.36	\$1,020.44	\$1,075.81	76,477.90	3,522.10	143,863.27	147,385.37	36
138	Jun-1-2021	Year 12	\$76,477.90	\$56.10	\$1,019.71	\$1,075.81	76,421.80	3,578.20	144,882.98	148,461.17	36
139	Jul-1-2021	Year 12	\$76,421.80	\$56.85	\$1,018.96	\$1,075.81	76,364.96	3,635.04	145,901.93	149,536.98	36
140	Aug-1-2021	Year 12	\$76,364.96	\$57.61	\$1,018.20	\$1,075.81	76,307.35	3,692.65	146,920.13	150,612.78	36
141	Sep-1-2021	Year 12	\$76,307.35	\$58.37	\$1,017.43	\$1,075.81	76,248.98	3,751.02	147,937.56	151,688.59	36
142	Oct-1-2021	Year 12	\$76,248.98	\$59.15	\$1,016.65	\$1,075.81	76,189.82	3,810.18	148,954.22	152,764.39	36
143	Nov-1-2021	Year 12	\$76,189.82	\$59.94	\$1,015.86	\$1,075.81	76,129.88	3,870.12	149,970.08	153,840.20	36

Payment Number	Month	Year	Beginning Principal Balance	Principal Paid	Interest Paid	Total Paid (From Table 10.41)	Ending Principal Balance	Cumulative Principal Paid	Cumulative Interest Paid	Cumulative Total Paid	Age
144	Dec-1-2021	Year 12	\$76,129.88	\$60.74	\$1,015.07	\$1,075.81	76,069.14	3,930.86	150,985.15	154,916.01	36
145	Jan-1-2022	Year 13	\$76,069.14	\$61.55	\$1,014.26	\$1,075.81	76,007.59	3,992.41	151,999.40	155,991.81	37
146	Feb-1-2022	Year 13	\$76,007.59	\$62.37	\$1,013.43	\$1,075.81	75,945.22	4,054.78	153,012.84	157,067.62	37
147	Mar-1-2022	Year 13	\$75,945.22	\$63.20	\$1,012.60	\$1,075.81	75,882.02	4,117.98	154,025.44	158,143.42	37
148	Apr-1-2022	Year 13	\$75,882.02	\$64.05	\$1,011.76	\$1,075.81	75,817.97	4,182.03	155,037.20	159,219.23	37
149	May-1-2022	Year 13	\$75,817.97	\$64.90	\$1,010.91	\$1,075.81	75,753.07	4,246.93	156,048.11	160,295.03	37
150	Jun-1-2022	Year 13	\$75,753.07	\$65.76	\$1,010.04	\$1,075.81	75,687.31	4,312.69	157,058.15	161,370.84	37
151	Jul-1-2022	Year 13	\$75,687.31	\$66.64	\$1,009.16	\$1,075.81	75,620.67	4,379.33	158,067.31	162,446.65	37
152	Aug-1-2022	Year 13	\$75,620.67	\$67.53	\$1,008.28	\$1,075.81	75,553.14	4,446.86	159,075.59	163,522.45	37
153	Sep-1-2022	Year 13	\$75,553.14	\$68.43	\$1,007.38	\$1,075.81	75,484.71	4,515.29	160,082.96	164,598.26	37
154	Oct-1-2022	Year 13	\$75,484.71	\$69.34	\$1,006.46	\$1,075.81	75,415.36	4,584.64	161,089.42	165,674.06	37
155	Nov-1-2022	Year 13	\$75,415.36	\$70.27	\$1,005.54	\$1,075.81	75,345.10	4,654.90	162,094.96	166,749.87	37
156	Dec-1-2022	Year 13	\$75,345.10	\$71.20	\$1,004.60	\$1,075.81	75,273.89	4,726.11	163,099.56	167,825.67	37
157	Jan-1-2023	Year 14	\$75,273.89	\$72.15	\$1,003.65	\$1,075.81	75,201.74	4,798.26	164,103.22	168,901.48	38
158	Feb-1-2023	Year 14	\$75,201.74	\$73.12	\$1,002.69	\$1,075.81	75,128.62	4,871.38	165,105.91	169,977.28	38
159	Mar-1-2023	Year 14	\$75,128.62	\$74.09	\$1,001.71	\$1,075.81	75,054.53	4,945.47	166,107.62	171,053.09	38
160	Apr-1-2023	Year 14	\$75,054.53	\$75.08	\$1,000.73	\$1,075.81	74,979.45	5,020.55	167,108.35	172,128.90	38
161	May-1-2023	Year 14	\$74,979.45	\$76.08	\$999.73	\$1,075.81	74,903.37	5,096.63	168,108.07	173,204.70	38
162	Jun-1-2023	Year 14	\$74,903.37	\$77.09	\$998.71	\$1,075.81	74,826.28	5,173.72	169,106.79	174,280.51	38
163	Jul-1-2023	Year 14	\$74,826.28	\$78.12	\$997.68	\$1,075.81	74,748.16	5,251.84	170,104.47	175,356.31	38
164	Aug-1-2023	Year 14	\$74,748.16	\$79.16	\$996.64	\$1,075.81	74,668.99	5,331.01	171,101.11	176,432.12	38
165	Sep-1-2023	Year 14	\$74,668.99	\$80.22	\$995.59	\$1,075.81	74,588.77	5,411.23	172,096.70	177,507.92	38
166	Oct-1-2023	Year 14	\$74,588.77	\$81.29	\$994.52	\$1,075.81	74,507.49	5,492.51	173,091.22	178,583.73	38
167	Nov-1-2023	Year 14	\$74,507.49	\$82.37	\$993.43	\$1,075.81	74,425.11	5,574.89	174,084.65	179,659.53	38
168	Dec-1-2023	Year 14	\$74,425.11	\$83.47	\$992.33	\$1,075.81	74,341.64	5,658.36	175,076.98	180,735.34	38
169	Jan-1-2024	Year 15	\$74,341.64	\$84.58	\$991.22	\$1,075.81	74,257.06	5,742.94	176,068.21	181,811.15	39
170	Feb-1-2024	Year 15	\$74,257.06	\$85.71	\$990.09	\$1,075.81	74,171.35	5,828.65	177,058.30	182,886.95	39
171	Mar-1-2024	Year 15	\$74,171.35	\$86.85	\$988.95	\$1,075.81	74,084.49	5,915.51	178,047.25	183,962.76	39
172	Apr-1-2024	Year 15	\$74,084.49	\$88.01	\$987.79	\$1,075.81	73,996.48	6,003.52	179,035.04	185,038.56	39
173	May-1-2024	Year 15	\$73,996.48	\$89.19	\$986.62	\$1,075.81	73,907.30	6,092.70	180,021.66	186,114.37	39
174	Jun-1-2024	Year 15	\$73,907.30	\$90.37	\$985.43	\$1,075.81	73,816.92	6,183.08	181,007.09	187,190.17	39
175	Jul-1-2024	Year 15	\$73,816.92	\$91.58	\$984.23	\$1,075.81	73,725.34	6,274.66	181,991.32	188,265.98	39
176	Aug-1-2024	Year 15	\$73,725.34	\$92.80	\$983.00	\$1,075.81	73,632.54	6,367.46	182,974.32	189,341.79	39
177	Sep-1-2024	Year 15	\$73,632.54	\$94.04	\$981.77	\$1,075.81	73,538.50	6,461.50	183,956.09	190,417.59	39
178	Oct-1-2024	Year 15	\$73,538.50	\$95.29	\$980.51	\$1,075.81	73,443.21	6,556.79	184,936.60	191,493.40	39
179	Nov-1-2024	Year 15	\$73,443.21	\$96.56	\$979.24	\$1,075.81	73,346.65	6,653.35	185,915.85	192,569.20	39

Payment Number	Month	Year	Beginning Principal Balance	Principal Paid	Interest Paid	Total Paid (From Table 10.41)	Ending Principal Balance	Cumulative Principal Paid	Cumulative Interest Paid	Cumulative Total Paid	Age
180	Dec-1-2024	Year 15	\$73,346.65	\$97.85	\$977.96	\$1,075.81	73,248.80	6,751.20	186,893.80	193,645.01	39
181	Jan-1-2025	Year 16	\$73,248.80	\$99.15	\$976.65	\$1,075.81	73,149.64	6,850.36	187,870.45	194,720.81	40
182	Feb-1-2025	Year 16	\$73,149.64	\$100.48	\$975.33	\$1,075.81	73,049.16	6,950.84	188,845.78	195,796.62	40
183	Mar-1-2025	Year 16	\$73,049.16	\$101.82	\$973.99	\$1,075.81	72,947.35	7,052.65	189,819.77	196,872.42	40
184	Apr-1-2025	Year 16	\$72,947.35	\$103.17	\$972.63	\$1,075.81	72,844.17	7,155.83	190,792.40	197,948.23	40
185	May-1-2025	Year 16	\$72,844.17	\$104.55	\$971.26	\$1,075.81	72,739.62	7,260.38	191,763.66	199,024.04	40
186	Jun-1-2025	Year 16	\$72,739.62	\$105.94	\$969.86	\$1,075.81	72,633.68	7,366.32	192,733.52	200,099.84	40
187	Jul-1-2025	Year 16	\$72,633.68	\$107.36	\$968.45	\$1,075.81	72,526.32	7,473.68	193,701.97	201,175.65	40
188	Aug-1-2025	Year 16	\$72,526.32	\$108.79	\$967.02	\$1,075.81	72,417.53	7,582.47	194,668.99	202,251.45	40
189	Sep-1-2025	Year 16	\$72,417.53	\$110.24	\$965.57	\$1,075.81	72,307.30	7,692.70	195,634.55	203,327.26	40
190	Oct-1-2025	Year 16	\$72,307.30	\$111.71	\$964.10	\$1,075.81	72,195.59	7,804.41	196,598.65	204,403.06	40
191	Nov-1-2025	Year 16	\$72,195.59	\$113.20	\$962.61	\$1,075.81	72,082.39	7,917.61	197,561.26	205,478.87	40
192	Dec-1-2025	Year 16	\$72,082.39	\$114.71	\$961.10	\$1,075.81	71,967.68	8,032.32	198,522.36	206,554.67	40
193	Jan-1-2026	Year 17	\$71,967.68	\$116.24	\$959.57	\$1,075.81	71,851.45	8,148.55	199,481.93	207,630.48	41
194	Feb-1-2026	Year 17	\$71,851.45	\$117.79	\$958.02	\$1,075.81	71,733.66	8,266.34	200,439.95	208,706.29	41
195	Mar-1-2026	Year 17	\$71,733.66	\$119.36	\$956.45	\$1,075.81	71,614.30	8,385.70	201,396.39	209,782.09	41
196	Apr-1-2026	Year 17	\$71,614.30	\$120.95	\$954.86	\$1,075.81	71,493.35	8,506.65	202,351.25	210,857.90	41
197	May-1-2026	Year 17	\$71,493.35	\$122.56	\$953.24	\$1,075.81	71,370.79	8,629.21	203,304.50	211,933.70	41
198	Jun-1-2026	Year 17	\$71,370.79	\$124.20	\$951.61	\$1,075.81	71,246.60	8,753.40	204,256.11	213,009.51	41
199	Jul-1-2026	Year 17	\$71,246.60	\$125.85	\$949.95	\$1,075.81	71,120.75	8,879.25	205,206.06	214,085.31	41
200	Aug-1-2026	Year 17	\$71,120.75	\$127.53	\$948.28	\$1,075.81	70,993.22	9,006.78	206,154.34	215,161.12	41
201	Sep-1-2026	Year 17	\$70,993.22	\$129.23	\$946.58	\$1,075.81	70,863.99	9,136.01	207,100.91	216,236.93	41
202	Oct-1-2026	Year 17	\$70,863.99	\$130.95	\$944.85	\$1,075.81	70,733.04	9,266.96	208,045.77	217,312.73	41
203	Nov-1-2026	Year 17	\$70,733.04	\$132.70	\$943.11	\$1,075.81	70,600.34	9,399.66	208,988.87	218,388.54	41
204	Dec-1-2026	Year 17	\$70,600.34	\$134.47	\$941.34	\$1,075.81	70,465.87	9,534.13	209,930.21	219,464.34	41
205	Jan-1-2027	Year 18	\$70,465.87	\$136.26	\$939.54	\$1,075.81	70,329.61	9,670.39	210,869.76	220,540.15	42
206	Feb-1-2027	Year 18	\$70,329.61	\$138.08	\$937.73	\$1,075.81	70,191.53	9,808.47	211,807.49	221,615.95	42
207	Mar-1-2027	Year 18	\$70,191.53	\$139.92	\$935.89	\$1,075.81	70,051.61	9,948.39	212,743.37	222,691.76	42
208	Apr-1-2027	Year 18	\$70,051.61	\$141.78	\$934.02	\$1,075.81	69,909.83	10,090.17	213,677.39	223,767.56	42
209	May-1-2027	Year 18	\$69,909.83	\$143.67	\$932.13	\$1,075.81	69,766.15	10,233.85	214,609.52	224,843.37	42
210	Jun-1-2027	Year 18	\$69,766.15	\$145.59	\$930.22	\$1,075.81	69,620.56	10,379.44	215,539.74	225,919.18	42
211	Jul-1-2027	Year 18	\$69,620.56	\$147.53	\$928.27	\$1,075.81	69,473.03	10,526.97	216,468.01	226,994.98	42
212	Aug-1-2027	Year 18	\$69,473.03	\$149.50	\$926.31	\$1,075.81	69,323.53	10,676.47	217,394.32	228,070.79	42
213	Sep-1-2027	Year 18	\$69,323.53	\$151.49	\$924.31	\$1,075.81	69,172.04	10,827.96	218,318.64	229,146.59	42
214	Oct-1-2027	Year 18	\$69,172.04	\$153.51	\$922.29	\$1,075.81	69,018.53	10,981.47	219,240.93	230,222.40	42
215	Nov-1-2027	Year 18	\$69,018.53	\$155.56	\$920.25	\$1,075.81	68,862.97	11,137.03	220,161.18	231,298.20	42

Payment Number	Month	Year	Beginning Principal Balance	Principal Paid	Interest Paid	Total Paid (From Table 10.41)	Ending Principal Balance	Cumulative Principal Paid	Cumulative Interest Paid	Cumulative Total Paid	Age
216	Dec-1-2027	Year 18	\$68,862.97	\$157.63	\$918.17	\$1,075.81	68,705.34	11,294.66	221,079.35	232,374.01	42
217	Jan-1-2028	Year 19	\$68,705.34	\$159.73	\$916.07	\$1,075.81	68,545.61	11,454.39	221,995.42	233,449.81	43
218	Feb-1-2028	Year 19	\$68,545.61	\$161.86	\$913.94	\$1,075.81	68,383.74	11,616.26	222,909.36	234,525.62	43
219	Mar-1-2028	Year 19	\$68,383.74	\$164.02	\$911.78	\$1,075.81	68,219.72	11,780.28	223,821.15	235,601.43	43
220	Apr-1-2028	Year 19	\$68,219.72	\$166.21	\$909.60	\$1,075.81	68,053.51	11,946.49	224,730.74	236,677.23	43
221	May-1-2028	Year 19	\$68,053.51	\$168.43	\$907.38	\$1,075.81	67,885.08	12,114.92	225,638.12	237,753.04	43
222	Jun-1-2028	Year 19	\$67,885.08	\$170.67	\$905.13	\$1,075.81	67,714.41	12,285.59	226,543.26	238,828.84	43
223	Jul-1-2028	Year 19	\$67,714.41	\$172.95	\$902.86	\$1,075.81	67,541.47	12,458.53	227,446.11	239,904.65	43
224	Aug-1-2028	Year 19	\$67,541.47	\$175.25	\$900.55	\$1,075.81	67,366.21	12,633.79	228,346.67	240,980.45	43
225	Sep-1-2028	Year 19	\$67,366.21	\$177.59	\$898.22	\$1,075.81	67,188.62	12,811.38	229,244.88	242,056.26	43
226	Oct-1-2028	Year 19	\$67,188.62	\$179.96	\$895.85	\$1,075.81	67,008.67	12,991.33	230,140.73	243,132.07	43
227	Nov-1-2028	Year 19	\$67,008.67	\$182.36	\$893.45	\$1,075.81	66,826.31	13,173.69	231,034.18	244,207.87	43
228	Dec-1-2028	Year 19	\$66,826.31	\$184.79	\$891.02	\$1,075.81	66,641.52	13,358.48	231,925.20	245,283.68	43
229	Jan-1-2029	Year 20	\$66,641.52	\$187.25	\$888.55	\$1,075.81	66,454.27	13,545.73	232,813.75	246,359.48	44
230	Feb-1-2029	Year 20	\$66,454.27	\$189.75	\$886.06	\$1,075.81	66,264.52	13,735.48	233,699.81	247,435.29	44
231	Mar-1-2029	Year 20	\$66,264.52	\$192.28	\$883.53	\$1,075.81	66,072.24	13,927.76	234,583.34	248,511.09	44
232	Apr-1-2029	Year 20	\$66,072.24	\$194.84	\$880.96	\$1,075.81	65,877.40	14,122.60	235,464.30	249,586.90	44
233	May-1-2029	Year 20	\$65,877.40	\$197.44	\$878.37	\$1,075.81	65,679.96	14,320.04	236,342.66	250,662.70	44
234	Jun-1-2029	Year 20	\$65,679.96	\$200.07	\$875.73	\$1,075.81	65,479.89	14,520.11	237,218.40	251,738.51	44
235	Jul-1-2029	Year 20	\$65,479.89	\$202.74	\$873.07	\$1,075.81	65,277.15	14,722.85	238,091.46	252,814.32	44
236	Aug-1-2029	Year 20	\$65,277.15	\$205.44	\$870.36	\$1,075.81	65,071.70	14,928.30	238,961.82	253,890.12	44
237	Sep-1-2029	Year 20	\$65,071.70	\$208.18	\$867.62	\$1,075.81	64,863.52	15,136.48	239,829.45	254,965.93	44
238	Oct-1-2029	Year 20	\$64,863.52	\$210.96	\$864.85	\$1,075.81	64,652.56	15,347.44	240,694.29	256,041.73	44
239	Nov-1-2029	Year 20	\$64,652.56	\$213.77	\$862.03	\$1,075.81	64,438.79	15,561.21	241,556.33	257,117.54	44
240	Dec-1-2029	Year 20	\$64,438.79	\$216.62	\$859.18	\$1,075.81	64,222.17	15,777.83	242,415.51	258,193.34	44
241	Jan-1-2030	Year 21	\$64,222.17	\$219.51	\$856.30	\$1,075.81	64,002.66	15,997.34	243,271.81	259,269.15	45
242	Feb-1-2030	Year 21	\$64,002.66	\$222.44	\$853.37	\$1,075.81	63,780.22	16,219.78	244,125.18	260,344.95	45
243	Mar-1-2030	Year 21	\$63,780.22	\$225.40	\$850.40	\$1,075.81	63,554.82	16,445.18	244,975.58	261,420.76	45
244	Apr-1-2030	Year 21	\$63,554.82	\$228.41	\$847.40	\$1,075.81	63,326.41	16,673.59	245,822.98	262,496.57	45
245	May-1-2030	Year 21	\$63,326.41	\$231.45	\$844.35	\$1,075.81	63,094.96	16,905.04	246,667.33	263,572.37	45
246	Jun-1-2030	Year 21	\$63,094.96	\$234.54	\$841.27	\$1,075.81	62,860.42	17,139.58	247,508.60	264,648.18	45
247	Jul-1-2030	Year 21	\$62,860.42	\$237.67	\$838.14	\$1,075.81	62,622.75	17,377.25	248,346.73	265,723.98	45
248	Aug-1-2030	Year 21	\$62,622.75	\$240.84	\$834.97	\$1,075.81	62,381.92	17,618.08	249,181.70	266,799.79	45
249	Sep-1-2030	Year 21	\$62,381.92	\$244.05	\$831.76	\$1,075.81	62,137.87	17,862.13	250,013.46	267,875.59	45
250	Oct-1-2030	Year 21	\$62,137.87	\$247.30	\$828.50	\$1,075.81	61,890.57	18,109.43	250,841.97	268,951.40	45
251	Nov-1-2030	Year 21	\$61,890.57	\$250.60	\$825.21	\$1,075.81	61,639.97	18,360.03	251,667.18	270,027.21	45

Payment Number	Month	Year	Beginning Principal Balance	Principal Paid	Interest Paid	Total Paid (From Table 10.41)	Ending Principal Balance	Cumulative Principal Paid	Cumulative Interest Paid	Cumulative Total Paid	Age
252	Dec-1-2030	Year 21	\$61,639.97	\$253.94	\$821.87	\$1,075.81	61,386.03	18,613.97	252,489.04	271,103.01	45
253	Jan-1-2031	Year 22	\$61,386.03	\$257.33	\$818.48	\$1,075.81	61,128.71	18,871.29	253,307.52	272,178.82	46
254	Feb-1-2031	Year 22	\$61,128.71	\$260.76	\$815.05	\$1,075.81	60,867.95	19,132.05	254,122.57	273,254.62	46
255	Mar-1-2031	Year 22	\$60,867.95	\$264.23	\$811.57	\$1,075.81	60,603.72	19,396.28	254,934.14	274,330.43	46
256	Apr-1-2031	Year 22	\$60,603.72	\$267.76	\$808.05	\$1,075.81	60,335.96	19,664.04	255,742.19	275,406.23	46
257	May-1-2031	Year 22	\$60,335.96	\$271.33	\$804.48	\$1,075.81	60,064.64	19,935.36	256,546.67	276,482.04	46
258	Jun-1-2031	Year 22	\$60,064.64	\$274.94	\$800.86	\$1,075.81	59,789.69	20,210.31	257,347.54	277,557.84	46
259	Jul-1-2031	Year 22	\$59,789.69	\$278.61	\$797.20	\$1,075.81	59,511.08	20,488.92	258,144.73	278,633.65	46
260	Aug-1-2031	Year 22	\$59,511.08	\$282.32	\$793.48	\$1,075.81	59,228.76	20,771.24	258,938.21	279,709.46	46
261	Sep-1-2031	Year 22	\$59,228.76	\$286.09	\$789.72	\$1,075.81	58,942.67	21,057.33	259,727.93	280,785.26	46
262	Oct-1-2031	Year 22	\$58,942.67	\$289.90	\$785.90	\$1,075.81	58,652.76	21,347.24	260,513.83	281,861.07	46
263	Nov-1-2031	Year 22	\$58,652.76	\$293.77	\$782.04	\$1,075.81	58,359.00	21,641.00	261,295.87	282,936.87	46
264	Dec-1-2031	Year 22	\$58,359.00	\$297.69	\$778.12	\$1,075.81	58,061.31	21,938.69	262,073.99	284,012.68	46
265	Jan-1-2032	Year 23	\$58,061.31	\$301.65	\$774.15	\$1,075.81	57,759.66	22,240.34	262,848.14	285,088.48	47
266	Feb-1-2032	Year 23	\$57,759.66	\$305.68	\$770.13	\$1,075.81	57,453.98	22,546.02	263,618.27	286,164.29	47
267	Mar-1-2032	Year 23	\$57,453.98	\$309.75	\$766.05	\$1,075.81	57,144.23	22,855.77	264,384.32	287,240.09	47
268	Apr-1-2032	Year 23	\$57,144.23	\$313.88	\$761.92	\$1,075.81	56,830.34	23,169.66	265,146.24	288,315.90	47
269	May-1-2032	Year 23	\$56,830.34	\$318.07	\$757.74	\$1,075.81	56,512.28	23,487.72	265,903.98	289,391.71	47
270	Jun-1-2032	Year 23	\$56,512.28	\$322.31	\$753.50	\$1,075.81	56,189.97	23,810.03	266,657.48	290,467.51	47
271	Jul-1-2032	Year 23	\$56,189.97	\$326.61	\$749.20	\$1,075.81	55,863.36	24,136.64	267,406.68	291,543.32	47
272	Aug-1-2032	Year 23	\$55,863.36	\$330.96	\$744.84	\$1,075.81	55,532.40	24,467.60	268,151.52	292,619.12	47
273	Sep-1-2032	Year 23	\$55,532.40	\$335.37	\$740.43	\$1,075.81	55,197.03	24,802.97	268,891.96	293,694.93	47
274	Oct-1-2032	Year 23	\$55,197.03	\$339.85	\$735.96	\$1,075.81	54,857.18	25,142.82	269,627.92	294,770.73	47
275	Nov-1-2032	Year 23	\$54,857.18	\$344.38	\$731.43	\$1,075.81	54,512.81	25,487.19	270,359.34	295,846.54	47
276	Dec-1-2032	Year 23	\$54,512.81	\$348.97	\$726.84	\$1,075.81	54,163.84	25,836.16	271,086.18	296,922.34	47
277	Jan-1-2033	Year 24	\$54,163.84	\$353.62	\$722.18	\$1,075.81	53,810.22	26,189.78	271,808.37	297,998.15	48
278	Feb-1-2033	Year 24	\$53,810.22	\$358.34	\$717.47	\$1,075.81	53,451.88	26,548.12	272,525.84	299,073.96	48
279	Mar-1-2033	Year 24	\$53,451.88	\$363.11	\$712.69	\$1,075.81	53,088.77	26,911.23	273,238.53	300,149.76	48
280	Apr-1-2033	Year 24	\$53,088.77	\$367.96	\$707.85	\$1,075.81	52,720.81	27,279.19	273,946.38	301,225.57	48
281	May-1-2033	Year 24	\$52,720.81	\$372.86	\$702.94	\$1,075.81	52,347.95	27,652.05	274,649.32	302,301.37	48
282	Jun-1-2033	Year 24	\$52,347.95	\$377.83	\$697.97	\$1,075.81	51,970.12	28,029.88	275,347.29	303,377.18	48
283	Jul-1-2033	Year 24	\$51,970.12	\$382.87	\$692.93	\$1,075.81	51,587.25	28,412.75	276,040.23	304,452.98	48
284	Aug-1-2033	Year 24	\$51,587.25	\$387.98	\$687.83	\$1,075.81	51,199.27	28,800.73	276,728.06	305,528.79	48
285	Sep-1-2033	Year 24	\$51,199.27	\$393.15	\$682.66	\$1,075.81	50,806.12	29,193.88	277,410.72	306,604.60	48
286	Oct-1-2033	Year 24	\$50,806.12	\$398.39	\$677.41	\$1,075.81	50,407.73	29,592.27	278,088.13	307,680.40	48
287	Nov-1-2033	Year 24	\$50,407.73	\$403.70	\$672.10	\$1,075.81	50,004.03	29,995.97	278,760.23	308,756.21	48

Payment Number	Month	Year	Beginning Principal Balance	Principal Paid	Interest Paid	Total Paid (From Table 10.41)	Ending Principal Balance	Cumulative Principal Paid	Cumulative Interest Paid	Cumulative Total Paid	Age
288	Dec-1-2033	Year 24	\$50,004.03	\$409.09	\$666.72	\$1,075.81	49,594.94	30,405.06	279,426.96	309,832.01	48
289	Jan-1-2034	Year 25	\$49,594.94	\$414.54	\$661.27	\$1,075.81	49,180.40	30,819.60	280,088.22	310,907.82	49
290	Feb-1-2034	Year 25	\$49,180.40	\$420.07	\$655.74	\$1,075.81	48,760.34	31,239.66	280,743.96	311,983.62	49
291	Mar-1-2034	Year 25	\$48,760.34	\$425.67	\$650.14	\$1,075.81	48,334.67	31,665.33	281,394.10	313,059.43	49
292	Apr-1-2034	Year 25	\$48,334.67	\$431.34	\$644.46	\$1,075.81	47,903.33	32,096.67	282,038.56	314,135.23	49
293	May-1-2034	Year 25	\$47,903.33	\$437.09	\$638.71	\$1,075.81	47,466.23	32,533.77	282,677.27	315,211.04	49
294	Jun-1-2034	Year 25	\$47,466.23	\$442.92	\$632.88	\$1,075.81	47,023.31	32,976.69	283,310.15	316,286.85	49
295	Jul-1-2034	Year 25	\$47,023.31	\$448.83	\$626.98	\$1,075.81	46,574.48	33,425.52	283,937.13	317,362.65	49
296	Aug-1-2034	Year 25	\$46,574.48	\$454.81	\$620.99	\$1,075.81	46,119.67	33,880.33	284,558.12	318,438.46	49
297	Sep-1-2034	Year 25	\$46,119.67	\$460.88	\$614.93	\$1,075.81	45,658.79	34,341.21	285,173.05	319,514.26	49
298	Oct-1-2034	Year 25	\$45,658.79	\$467.02	\$608.78	\$1,075.81	45,191.77	34,808.23	285,781.84	320,590.07	49
299	Nov-1-2034	Year 25	\$45,191.77	\$473.25	\$602.56	\$1,075.81	44,718.52	35,281.48	286,384.39	321,665.87	49
300	Dec-1-2034	Year 25	\$44,718.52	\$479.56	\$596.25	\$1,075.81	44,238.96	35,761.04	286,980.64	322,741.68	49
301	Jan-1-2035	Year 26	\$44,238.96	\$485.95	\$589.85	\$1,075.81	43,753.01	36,246.99	287,570.49	323,817.48	50
302	Feb-1-2035	Year 26	\$43,753.01	\$492.43	\$583.37	\$1,075.81	43,260.58	36,739.42	288,153.87	324,893.29	50
303	Mar-1-2035	Year 26	\$43,260.58	\$499.00	\$576.81	\$1,075.81	42,761.58	37,238.42	288,730.67	325,969.10	50
304	Apr-1-2035	Year 26	\$42,761.58	\$505.65	\$570.15	\$1,075.81	42,255.93	37,744.07	289,300.83	327,044.90	50
305	May-1-2035	Year 26	\$42,255.93	\$512.39	\$563.41	\$1,075.81	41,743.53	38,256.47	289,864.24	328,120.71	50
306	Jun-1-2035	Year 26	\$41,743.53	\$519.23	\$556.58	\$1,075.81	41,224.31	38,775.69	290,420.82	329,196.51	50
307	Jul-1-2035	Year 26	\$41,224.31	\$526.15	\$549.66	\$1,075.81	40,698.16	39,301.84	290,970.48	330,272.32	50
308	Aug-1-2035	Year 26	\$40,698.16	\$533.16	\$542.64	\$1,075.81	40,165.00	39,835.00	291,513.12	331,348.12	50
309	Sep-1-2035	Year 26	\$40,165.00	\$540.27	\$535.53	\$1,075.81	39,624.73	40,375.27	292,048.66	332,423.93	50
310	Oct-1-2035	Year 26	\$39,624.73	\$547.48	\$528.33	\$1,075.81	39,077.25	40,922.75	292,576.98	333,499.74	50
311	Nov-1-2035	Year 26	\$39,077.25	\$554.78	\$521.03	\$1,075.81	38,522.47	41,477.53	293,098.01	334,575.54	50
312	Dec-1-2035	Year 26	\$38,522.47	\$562.17	\$513.63	\$1,075.81	37,960.30	42,039.70	293,611.65	335,651.35	50
313	Jan-1-2036	Year 27	\$37,960.30	\$569.67	\$506.14	\$1,075.81	37,390.63	42,609.37	294,117.79	336,727.15	51
314	Feb-1-2036	Year 27	\$37,390.63	\$577.26	\$498.54	\$1,075.81	36,813.37	43,186.63	294,616.33	337,802.96	51
315	Mar-1-2036	Year 27	\$36,813.37	\$584.96	\$490.84	\$1,075.81	36,228.41	43,771.59	295,107.17	338,878.76	51
316	Apr-1-2036	Year 27	\$36,228.41	\$592.76	\$483.05	\$1,075.81	35,635.65	44,364.35	295,590.22	339,954.57	51
317	May-1-2036	Year 27	\$35,635.65	\$600.66	\$475.14	\$1,075.81	35,034.98	44,965.02	296,065.36	341,030.37	51
318	Jun-1-2036	Year 27	\$35,034.98	\$608.67	\$467.13	\$1,075.81	34,426.31	45,573.69	296,532.49	342,106.18	51
319	Jul-1-2036	Year 27	\$34,426.31	\$616.79	\$459.02	\$1,075.81	33,809.52	46,190.48	296,991.51	343,181.99	51
320	Aug-1-2036	Year 27	\$33,809.52	\$625.01	\$450.79	\$1,075.81	33,184.51	46,815.49	297,442.30	344,257.79	51
321	Sep-1-2036	Year 27	\$33,184.51	\$633.35	\$442.46	\$1,075.81	32,551.17	47,448.83	297,884.76	345,333.60	51
322	Oct-1-2036	Year 27	\$32,551.17	\$641.79	\$434.02	\$1,075.81	31,909.38	48,090.62	298,318.78	346,409.40	51
323	Nov-1-2036	Year 27	\$31,909.38	\$650.35	\$425.46	\$1,075.81	31,259.03	48,740.97	298,744.24	347,485.21	51

Payment Number	Month	Year	Beginning Principal Balance	Principal Paid	Interest Paid	Total Paid (From Table 10.41)	Ending Principal Balance	Cumulative Principal Paid	Cumulative Interest Paid	Cumulative Total Paid	Age
324	Dec-1-2036	Year 27	\$31,259.03	\$659.02	\$416.79	\$1,075.81	30,600.01	49,399.99	299,161.02	348,561.01	51
325	Jan-1-2037	Year 28	\$30,600.01	\$667.81	\$408.00	\$1,075.81	29,932.21	50,067.79	299,569.02	349,636.82	52
326	Feb-1-2037	Year 28	\$29,932.21	\$676.71	\$399.10	\$1,075.81	29,255.50	50,744.50	299,968.12	350,712.62	52
327	Mar-1-2037	Year 28	\$29,255.50	\$685.73	\$390.07	\$1,075.81	28,569.76	51,430.24	300,358.19	351,788.43	52
328	Apr-1-2037	Year 28	\$28,569.76	\$694.88	\$380.93	\$1,075.81	27,874.89	52,125.11	300,739.12	352,864.24	52
329	May-1-2037	Year 28	\$27,874.89	\$704.14	\$371.67	\$1,075.81	27,170.75	52,829.25	301,110.79	353,940.04	52
330	Jun-1-2037	Year 28	\$27,170.75	\$713.53	\$362.28	\$1,075.81	26,457.22	53,542.78	301,473.07	355,015.85	52
331	Jul-1-2037	Year 28	\$26,457.22	\$723.04	\$352.76	\$1,075.81	25,734.18	54,265.82	301,825.83	356,091.65	52
332	Aug-1-2037	Year 28	\$25,734.18	\$732.68	\$343.12	\$1,075.81	25,001.49	54,998.51	302,168.95	357,167.46	52
333	Sep-1-2037	Year 28	\$25,001.49	\$742.45	\$333.35	\$1,075.81	24,259.04	55,740.96	302,502.30	358,243.26	52
334	Oct-1-2037	Year 28	\$24,259.04	\$752.35	\$323.45	\$1,075.81	23,506.69	56,493.31	302,825.76	359,319.07	52
335	Nov-1-2037	Year 28	\$23,506.69	\$762.38	\$313.42	\$1,075.81	22,744.31	57,255.69	303,139.18	360,394.88	52
336	Dec-1-2037	Year 28	\$22,744.31	\$772.55	\$303.26	\$1,075.81	21,971.76	58,028.24	303,442.44	361,470.68	52
337	Jan-1-2038	Year 29	\$21,971.76	\$782.85	\$292.96	\$1,075.81	21,188.91	58,811.09	303,735.40	362,546.49	53
338	Feb-1-2038	Year 29	\$21,188.91	\$793.29	\$282.52	\$1,075.81	20,395.62	59,604.38	304,017.91	363,622.29	53
339	Mar-1-2038	Year 29	\$20,395.62	\$803.86	\$271.94	\$1,075.81	19,591.76	60,408.24	304,289.86	364,698.10	53
340	Apr-1-2038	Year 29	\$19,591.76	\$814.58	\$261.22	\$1,075.81	18,777.18	61,222.82	304,551.08	365,773.90	53
341	May-1-2038	Year 29	\$18,777.18	\$825.44	\$250.36	\$1,075.81	17,951.73	62,048.27	304,801.44	366,849.71	53
342	Jun-1-2038	Year 29	\$17,951.73	\$836.45	\$239.36	\$1,075.81	17,115.28	62,884.72	305,040.80	367,925.51	53
343	Jul-1-2038	Year 29	\$17,115.28	\$847.60	\$228.20	\$1,075.81	16,267.68	63,732.32	305,269.00	369,001.32	53
344	Aug-1-2038	Year 29	\$16,267.68	\$858.90	\$216.90	\$1,075.81	15,408.78	64,591.22	305,485.90	370,077.13	53
345	Sep-1-2038	Year 29	\$15,408.78	\$870.36	\$205.45	\$1,075.81	14,538.42	65,461.58	305,691.35	371,152.93	53
346	Oct-1-2038	Year 29	\$14,538.42	\$881.96	\$193.85	\$1,075.81	13,656.46	66,343.54	305,885.20	372,228.74	53
347	Nov-1-2038	Year 29	\$13,656.46	\$893.72	\$182.09	\$1,075.81	12,762.74	67,237.26	306,067.29	373,304.54	53
348	Dec-1-2038	Year 29	\$12,762.74	\$905.64	\$170.17	\$1,075.81	11,857.11	68,142.89	306,237.46	374,380.35	53
349	Jan-1-2039	Year 30	\$11,857.11	\$917.71	\$158.09	\$1,075.81	10,939.40	69,060.60	306,395.55	375,456.15	54
350	Feb-1-2039	Year 30	\$10,939.40	\$929.95	\$145.86	\$1,075.81	10,009.45	69,990.55	306,541.41	376,531.96	54
351	Mar-1-2039	Year 30	\$10,009.45	\$942.35	\$133.46	\$1,075.81	9,067.10	70,932.90	306,674.87	377,607.76	54
352	Apr-1-2039	Year 30	\$9,067.10	\$954.91	\$120.89	\$1,075.81	8,112.19	71,887.81	306,795.76	378,683.57	54
353	May-1-2039	Year 30	\$8,112.19	\$967.64	\$108.16	\$1,075.81	7,144.55	72,855.45	306,903.93	379,759.38	54
354	Jun-1-2039	Year 30	\$7,144.55	\$980.54	\$95.26	\$1,075.81	6,164.01	73,835.99	306,999.19	380,835.18	54
355	Jul-1-2039	Year 30	\$6,164.01	\$993.62	\$82.19	\$1,075.81	5,170.39	74,829.61	307,081.37	381,910.99	54
356	Aug-1-2039	Year 30	\$5,170.39	\$1,006.87	\$68.94	\$1,075.81	4,163.52	75,836.48	307,150.31	382,986.79	54
357	Sep-1-2039	Year 30	\$4,163.52	\$1,020.29	\$55.51	\$1,075.81	3,143.23	76,856.77	307,205.83	384,062.60	54
358	Oct-1-2039	Year 30	\$3,143.23	\$1,033.90	\$41.91	\$1,075.81	2,109.33	77,890.67	307,247.74	385,138.40	54
359	Nov-1-2039	Year 30	\$2,109.33	\$1,047.68	\$28.12	\$1,075.81	1,061.65	78,938.35	307,275.86	386,214.21	54

Payment Number	Month	Year	Beginning Principal Balance	Principal Paid	Interest Paid	Total Paid (From Table 10.41)	Ending Principal Balance	Cumulative Principal Paid	Cumulative Interest Paid	Cumulative Total Paid	Age
360	Dec-1-2039	Year 30	\$1,061.65	\$1,061.65	\$14.16	\$1,075.81	0	80,000.00	307,290.02	387,290.02	54
TOTAL				\$80,000.00	\$307,290.02	\$387,290.02					

See Also:

<http://bruessard.com>

Table 10.45: Compound Interest and Future Value of an Ordinary Annuity—The \$80,000 Home Loan Revisited				
Initial Payment		Initial Year	Years Elapsed	Initial Age
\$2,850.38	\$9.14	2010	0	25
Interest Rate %				
16	16			
Period Factor / Frequency Of Payments (Number Of Times Per Year)				
12	12			
Total Paid		Year	Number of Years Elapsed	Example Age (Years Old)
\$36,827.82	\$118.08	2011	1	26
\$80,000.00	\$256.50	2012	2	27
\$130,609.48	\$418.76	2013	3	28
\$189,937.51	\$608.98	2014	4	29
\$259,486.01	\$831.97	2015	5	30
\$341,015.70	\$1,093.37	2016	6	31
\$436,590.56	\$1,399.80	2017	7	32
\$548,630.19	\$1,759.02	2018	8	33
\$679,970.97	\$2,180.13	2019	9	34
\$833,937.93	\$2,673.78	2020	10	35
\$1,014,428.91	\$3,252.47	2021	11	36
\$1,226,013.21	\$3,930.86	2022	12	37
\$1,474,047.30	\$4,726.11	2023	13	38
\$1,764,810.43	\$5,658.36	2024	14	39
\$2,105,663.55	\$6,751.20	2025	15	40
\$2,505,235.71	\$8,032.32	2026	16	41
\$2,973,642.49	\$9,534.13	2027	17	42
\$3,522,742.07	\$11,294.66	2028	18	43
\$4,166,435.48	\$13,358.48	2029	19	44

Initial Payment		Initial Year	Years Elapsed	Initial Age
\$2,850.38	\$9.14	2010	0	25
Interest Rate %				
16	16			
Period Factor / Frequency Of Payments (Number Of Times Per Year)				
12	12			
Total Paid		Year	Number of Years Elapsed	Example Age (Years Old)
\$4,921,018.47	\$15,777.83	2030	20	45
\$5,805,594.07	\$18,613.97	2031	21	46
\$6,842,556.22	\$21,938.69	2032	22	47
\$8,058,156.66	\$25,836.16	2033	23	48
\$9,483,169.56	\$30,405.06	2034	24	49
\$11,153,670.58	\$35,761.04	2035	25	50
\$13,111,950.13	\$42,039.70	2036	26	51
\$15,407,584.07	\$49,399.99	2037	27	52
\$18,098,688.69	\$58,028.24	2038	28	53
\$21,253,392.06	\$68,142.89	2039	29	54
\$24,951,558.70	\$80,000.00	2040	30	55

See Also:

<http://bruessard.com>

Table 10.46: Compound Interest and Automobile Loan—Payment Schedule

Payment Number	Month	Year	Beginning Principal Balance	Principal Paid	Interest Paid	Total Paid (From Table 10.41)	Ending Principal Balance	Cumulative Principal Paid	Cumulative Interest Paid	Cumulative Total Paid
1	Jan-1-2010	Year 1	\$23,020.00	\$408.52	\$153.47	\$561.99	22,611.48	408.52	153.47	561.99
2	Feb-1-2010	Year 1	\$22,611.48	\$411.24	\$150.74	\$561.99	22,200.24	819.76	304.21	1,123.97
3	Mar-1-2010	Year 1	\$22,200.24	\$413.98	\$148.00	\$561.99	21,786.26	1,233.74	452.21	1,685.96
4	Apr-1-2010	Year 1	\$21,786.26	\$416.74	\$145.24	\$561.99	21,369.51	1,650.49	597.45	2,247.94
5	May-1-2010	Year 1	\$21,369.51	\$419.52	\$142.46	\$561.99	20,949.99	2,070.01	739.92	2,809.93
6	Jun-1-2010	Year 1	\$20,949.99	\$422.32	\$139.67	\$561.99	20,527.67	2,492.33	879.58	3,371.91
7	Jul-1-2010	Year 1	\$20,527.67	\$425.13	\$136.85	\$561.99	20,102.54	2,917.46	1,016.43	3,933.90
8	Aug-1-2010	Year 1	\$20,102.54	\$427.97	\$134.02	\$561.99	19,674.57	3,345.43	1,150.45	4,495.88
9	Sep-1-2010	Year 1	\$19,674.57	\$430.82	\$131.16	\$561.99	19,243.75	3,776.25	1,281.61	5,057.87
10	Oct-1-2010	Year 1	\$19,243.75	\$433.69	\$128.29	\$561.99	18,810.05	4,209.95	1,409.91	5,619.85
11	Nov-1-2010	Year 1	\$18,810.05	\$436.59	\$125.40	\$561.99	18,373.47	4,646.53	1,535.31	6,181.84
12	Dec-1-2010	Year 1	\$18,373.47	\$439.50	\$122.49	\$561.99	17,933.97	5,086.03	1,657.80	6,743.83
13	Jan-1-2011	Year 2	\$17,933.97	\$442.43	\$119.56	\$561.99	17,491.55	5,528.45	1,777.36	7,305.81
14	Feb-1-2011	Year 2	\$17,491.55	\$445.38	\$116.61	\$561.99	17,046.17	5,973.83	1,893.97	7,867.80
15	Mar-1-2011	Year 2	\$17,046.17	\$448.34	\$113.64	\$561.99	16,597.83	6,422.17	2,007.61	8,429.78
16	Apr-1-2011	Year 2	\$16,597.83	\$451.33	\$110.65	\$561.99	16,146.49	6,873.51	2,118.26	8,991.77
17	May-1-2011	Year 2	\$16,146.49	\$454.34	\$107.64	\$561.99	15,692.15	7,327.85	2,225.90	9,553.75
18	Jun-1-2011	Year 2	\$15,692.15	\$457.37	\$104.61	\$561.99	15,234.78	7,785.22	2,330.52	10,115.74
19	Jul-1-2011	Year 2	\$15,234.78	\$460.42	\$101.57	\$561.99	14,774.36	8,245.64	2,432.08	10,677.72
20	Aug-1-2011	Year 2	\$14,774.36	\$463.49	\$98.50	\$561.99	14,310.87	8,709.13	2,530.58	11,239.71
21	Sep-1-2011	Year 2	\$14,310.87	\$466.58	\$95.41	\$561.99	13,844.29	9,175.71	2,625.98	11,801.69
22	Oct-1-2011	Year 2	\$13,844.29	\$469.69	\$92.30	\$561.99	13,374.60	9,645.40	2,718.28	12,363.68
23	Nov-1-2011	Year 2	\$13,374.60	\$472.82	\$89.16	\$561.99	12,901.78	10,118.22	2,807.44	12,925.67
24	Dec-1-2011	Year 2	\$12,901.78	\$475.97	\$86.01	\$561.99	12,425.80	10,594.20	2,893.46	13,487.65
25	Jan-1-2012	Year 3	\$12,425.80	\$479.15	\$82.84	\$561.99	11,946.66	11,073.34	2,976.29	14,049.64
26	Feb-1-2012	Year 3	\$11,946.66	\$482.34	\$79.64	\$561.99	11,464.32	11,555.68	3,055.94	14,611.62
27	Mar-1-2012	Year 3	\$11,464.32	\$485.56	\$76.43	\$561.99	10,978.76	12,041.24	3,132.37	15,173.61
28	Apr-1-2012	Year 3	\$10,978.76	\$488.79	\$73.19	\$561.99	10,489.97	12,530.03	3,205.56	15,735.59
29	May-1-2012	Year 3	\$10,489.97	\$492.05	\$69.93	\$561.99	9,997.91	13,022.09	3,275.49	16,297.58
30	Jun-1-2012	Year 3	\$9,997.91	\$495.33	\$66.65	\$561.99	9,502.58	13,517.42	3,342.15	16,859.56

Payment Number	Month	Year	Beginning Principal Balance	Principal Paid	Interest Paid	Total Paid (From Table 10.41)	Ending Principal Balance	Cumulative Principal Paid	Cumulative Interest Paid	Cumulative Total Paid
31	Jul-1-2012	Year 3	\$9,502.58	\$498.63	\$63.35	\$561.99	9,003.95	14,016.05	3,405.50	17,421.55
32	Aug-1-2012	Year 3	\$9,003.95	\$501.96	\$60.03	\$561.99	8,501.99	14,518.01	3,465.52	17,983.54
33	Sep-1-2012	Year 3	\$8,501.99	\$505.31	\$56.68	\$561.99	7,996.68	15,023.32	3,522.20	18,545.52
34	Oct-1-2012	Year 3	\$7,996.68	\$508.67	\$53.31	\$561.99	7,488.01	15,531.99	3,575.51	19,107.51
35	Nov-1-2012	Year 3	\$7,488.01	\$512.07	\$49.92	\$561.99	6,975.94	16,044.06	3,625.43	19,669.49
36	Dec-1-2012	Year 3	\$6,975.94	\$515.48	\$46.51	\$561.99	6,460.46	16,559.54	3,671.94	20,231.48
37	Jan-1-2013	Year 4	\$6,460.46	\$518.92	\$43.07	\$561.99	5,941.55	17,078.45	3,715.01	20,793.46
38	Feb-1-2013	Year 4	\$5,941.55	\$522.38	\$39.61	\$561.99	5,419.17	17,600.83	3,754.62	21,355.45
39	Mar-1-2013	Year 4	\$5,419.17	\$525.86	\$36.13	\$561.99	4,893.31	18,126.69	3,790.75	21,917.43
40	Apr-1-2013	Year 4	\$4,893.31	\$529.36	\$32.62	\$561.99	4,363.95	18,656.05	3,823.37	22,479.42
41	May-1-2013	Year 4	\$4,363.95	\$532.89	\$29.09	\$561.99	3,831.06	19,188.94	3,852.46	23,041.40
42	Jun-1-2013	Year 4	\$3,831.06	\$536.45	\$25.54	\$561.99	3,294.61	19,725.39	3,878.00	23,603.39
43	Jul-1-2013	Year 4	\$3,294.61	\$540.02	\$21.96	\$561.99	2,754.59	20,265.41	3,899.97	24,165.38
44	Aug-1-2013	Year 4	\$2,754.59	\$543.62	\$18.36	\$561.99	2,210.97	20,809.03	3,918.33	24,727.36
45	Sep-1-2013	Year 4	\$2,210.97	\$547.25	\$14.74	\$561.99	1,663.72	21,356.28	3,933.07	25,289.35
46	Oct-1-2013	Year 4	\$1,663.72	\$550.89	\$11.09	\$561.99	1,112.83	21,907.17	3,944.16	25,851.33
47	Nov-1-2013	Year 4	\$1,112.83	\$554.57	\$7.42	\$561.99	558.26	22,461.74	3,951.58	26,413.32
48	Dec-1-2013	Year 4	\$558.26	\$558.26	\$3.72	\$561.99	0	23,020.00	3,955.30	26,975.30
Total				\$23,020.00	\$3,955.30	\$26,975.30				

See Also:

<http://bruessard.com>

Table 10.47: Simple Interest and Laptop Installment Loan		
	i	
p	r	t
	\$1,093.75	
\$1,250.00	21%	4.166667

See Also:

<http://bruessard.com>

Table 10.48: Add-on Interest and the Laptop Loan—Payment Schedule										
Year	Month Count	Month	Principal Balance Forwarded	+ Monthly Interest	+ Late Fees	= Gross Balance	– Less Monthly Payment	+ Amount of New Purchases	= Net Balance Due	Principal Part of Monthly \$46.875 Payments
year1	1	Jan	\$1,250.000	\$21.875	\$0.00	\$1,271.875	–\$46.875	0	\$1,225.00	–\$25.00
year1	2	Feb	\$1,225.000	\$21.875	\$0.00	\$1,246.875	–\$46.875	0	\$1,200.00	–\$25.00
year1	3	Mar	\$1,200.000	\$21.875	\$0.00	\$1,221.875	–\$46.875	0	\$1,175.00	–\$25.00
year1	4	Apr	\$1,175.000	\$21.875	\$0.00	\$1,196.875	–\$46.875	0	\$1,150.00	–\$25.00
year1	5	May	\$1,150.000	\$21.875	\$0.00	\$1,171.875	–\$46.875	0	\$1,125.00	–\$25.00
year1	6	Jun	\$1,125.000	\$21.875	\$0.00	\$1,146.875	–\$46.875	0	\$1,100.00	–\$25.00
year1	7	Jul	\$1,100.000	\$21.875	\$0.00	\$1,121.875	–\$46.875	0	\$1,075.00	–\$25.00
year1	8	Aug	\$1,075.000	\$21.875	\$0.00	\$1,096.875	–\$46.875	0	\$1,050.00	–\$25.00
year1	9	Sep	\$1,050.000	\$21.875	\$0.00	\$1,071.875	–\$46.875	0	\$1,025.00	–\$25.00
year1	10	Oct	\$1,025.000	\$21.875	\$0.00	\$1,046.875	–\$46.875	0	\$1,000.00	–\$25.00
year1	11	Nov	\$1,000.000	\$21.875	\$0.00	\$1,021.875	–\$46.875	0	\$975.00	–\$25.00
year1	12	Dec	\$975.000	\$21.875	\$0.00	\$996.875	–\$46.875	0	\$950.00	–\$25.00
year2	13	Jan	\$950.000	\$21.875	\$0.00	\$971.875	–\$46.875	0	\$925.00	–\$25.00
year2	14	Feb	\$925.000	\$21.875	\$0.00	\$946.875	–\$46.875	0	\$900.00	–\$25.00
year2	15	Mar	\$900.000	\$21.875	\$0.00	\$921.875	–\$46.875	0	\$875.00	–\$25.00
year2	16	Apr	\$875.000	\$21.875	\$0.00	\$896.875	–\$46.875	0	\$850.00	–\$25.00
year2	17	May	\$850.000	\$21.875	\$0.00	\$871.875	–\$46.875	0	\$825.00	–\$25.00
year2	18	Jun	\$825.000	\$21.875	\$0.00	\$846.875	–\$46.875	0	\$800.00	–\$25.00
year2	19	Jul	\$800.000	\$21.875	\$0.00	\$821.875	–\$46.875	0	\$775.00	–\$25.00
year2	20	Aug	\$775.000	\$21.875	\$0.00	\$796.875	–\$46.875	0	\$750.00	–\$25.00
year2	21	Sep	\$750.000	\$21.875	\$0.00	\$771.875	–\$46.875	0	\$725.00	–\$25.00
year2	22	Oct	\$725.000	\$21.875	\$0.00	\$746.875	–\$46.875	0	\$700.00	–\$25.00
year2	23	Nov	\$700.000	\$21.875	\$0.00	\$721.875	–\$46.875	0	\$675.00	–\$25.00
year2	24	Dec	\$675.000	\$21.875	\$0.00	\$696.875	–\$46.875	0	\$650.00	–\$25.00
year3	25	Jan	\$650.000	\$21.875	\$0.00	\$671.875	–\$46.875	0	\$625.00	–\$25.00
year3	26	Feb	\$625.000	\$21.875	\$0.00	\$646.875	–\$46.875	0	\$600.00	–\$25.00
year3	27	Mar	\$600.000	\$21.875	\$0.00	\$621.875	–\$46.875	0	\$575.00	–\$25.00
year3	28	Apr	\$575.000	\$21.875	\$0.00	\$596.875	–\$46.875	0	\$550.00	–\$25.00
year3	29	May	\$550.000	\$21.875	\$0.00	\$571.875	–\$46.875	0	\$525.00	–\$25.00
year3	30	Jun	\$525.000	\$21.875	\$0.00	\$546.875	–\$46.875	0	\$500.00	–\$25.00
year3	31	Jul	\$500.000	\$21.875	\$0.00	\$521.875	–\$46.875	0	\$475.00	–\$25.00
year3	32	Aug	\$475.000	\$21.875	\$0.00	\$496.875	–\$46.875	0	\$450.00	–\$25.00
year3	33	Sep	\$450.000	\$21.875	\$0.00	\$471.875	–\$46.875	0	\$425.00	–\$25.00
year3	34	Oct	\$425.000	\$21.875	\$0.00	\$446.875	–\$46.875	0	\$400.00	–\$25.00
year3	35	Nov	\$400.000	\$21.875	\$0.00	\$421.875	–\$46.875	0	\$375.00	–\$25.00

Year	Month Count	Month	Principal Balance Forwarded	+ Monthly Interest	+ Late Fees	= Gross Balance	- Less Monthly Payment	+ Amount of New Purchases	= Net Balance Due	Principal Part of Monthly \$46.875 Payments
year3	36	Dec	\$375.000	\$21.875	\$0.00	\$396.875	-\$46.875	0	\$350.00	-\$25.00
year4	37	Jan	\$350.000	\$21.875	\$0.00	\$371.875	-\$46.875	0	\$325.00	-\$25.00
year4	38	Feb	\$325.000	\$21.875	\$0.00	\$346.875	-\$46.875	0	\$300.00	-\$25.00
year4	39	Mar	\$300.000	\$21.875	\$0.00	\$321.875	-\$46.875	0	\$275.00	-\$25.00
year4	40	Apr	\$275.000	\$21.875	\$0.00	\$296.875	-\$46.875	0	\$250.00	-\$25.00
year4	41	May	\$250.000	\$21.875	\$0.00	\$271.875	-\$46.875	0	\$225.00	-\$25.00
year4	42	Jun	\$225.000	\$21.875	\$0.00	\$246.875	-\$46.875	0	\$200.00	-\$25.00
year4	43	Jul	\$200.000	\$21.875	\$0.00	\$221.875	-\$46.875	0	\$175.00	-\$25.00
year4	44	Aug	\$175.000	\$21.875	\$0.00	\$196.875	-\$46.875	0	\$150.00	-\$25.00
year4	45	Sep	\$150.000	\$21.875	\$0.00	\$171.875	-\$46.875	0	\$125.00	-\$25.00
year4	46	Oct	\$125.000	\$21.875	\$0.00	\$146.875	-\$46.875	0	\$100.00	-\$25.00
year4	47	Nov	\$100.000	\$21.875	\$0.00	\$121.875	-\$46.875	0	\$75.00	-\$25.00
year4	48	Dec	\$75.000	\$21.875	\$0.00	\$96.875	-\$46.875	0	\$50.00	-\$25.00
partial year 5	49	Jan	\$50.000	\$21.875	\$0.00	\$71.875	-\$46.875	0	\$25.00	-\$25.00
partial year 5	50	Feb	\$25.000	\$21.875	\$0.00	\$46.875	-\$46.875	0	\$0.00	-\$25.00
Total				\$1,093.75	0		-\$2,343.750			-\$1,250.00

See Also:

<http://bruessard.com>

Table 10.49: Compound Interest and the Laptop Loan—Payment Schedule

Payment Number	Month	Year	Beginning Principal Balance	Principal Paid	Interest Paid	Total Paid (From Table 10.41)	Ending Principal Balance	Cumulative Principal Paid	Cumulative Interest Paid	Cumulative Total Paid
1	Jan-1-2010	Year 1	\$1,250.000	\$15.842	\$21.88	\$37.717	\$1,234.158	\$15.84	\$21.88	\$37.72
2	Feb-1-2010	Year 1	\$1,234.158	\$16.120	\$21.60	\$37.717	\$1,218.038	\$31.96	\$43.47	\$75.43
3	Mar-1-2010	Year 1	\$1,218.038	\$16.402	\$21.32	\$37.717	\$1,201.636	\$48.36	\$64.79	\$113.15
4	Apr-1-2010	Year 1	\$1,201.636	\$16.689	\$21.03	\$37.717	\$1,184.947	\$65.05	\$85.82	\$150.87
5	May-1-2010	Year 1	\$1,184.947	\$16.981	\$20.74	\$37.717	\$1,167.967	\$82.03	\$106.55	\$188.59
6	Jun-1-2010	Year 1	\$1,167.967	\$17.278	\$20.44	\$37.717	\$1,150.689	\$99.31	\$126.99	\$226.30
7	Jul-1-2010	Year 1	\$1,150.689	\$17.580	\$20.14	\$37.717	\$1,133.108	\$116.89	\$147.13	\$264.02
8	Aug-1-2010	Year 1	\$1,133.108	\$17.888	\$19.83	\$37.717	\$1,115.220	\$134.78	\$166.96	\$301.74
9	Sep-1-2010	Year 1	\$1,115.220	\$18.201	\$19.52	\$37.717	\$1,097.019	\$152.98	\$186.48	\$339.46
10	Oct-1-2010	Year 1	\$1,097.019	\$18.520	\$19.20	\$37.717	\$1,078.500	\$171.50	\$205.67	\$377.17
11	Nov-1-2010	Year 1	\$1,078.500	\$18.844	\$18.87	\$37.717	\$1,059.656	\$190.34	\$224.55	\$414.89
12	Dec-1-2010	Year 1	\$1,059.656	\$19.173	\$18.54	\$37.717	\$1,040.483	\$209.52	\$243.09	\$452.61
13	Jan-1-2011	Year 2	\$1,040.483	\$19.509	\$18.21	\$37.717	\$1,020.974	\$229.03	\$261.30	\$490.33
14	Feb-1-2011	Year 2	\$1,020.974	\$19.850	\$17.87	\$37.717	\$1,001.123	\$248.88	\$279.17	\$528.04
15	Mar-1-2011	Year 2	\$1,001.123	\$20.198	\$17.52	\$37.717	\$980.926	\$269.07	\$296.69	\$565.76
16	Apr-1-2011	Year 2	\$980.926	\$20.551	\$17.17	\$37.717	\$960.374	\$289.63	\$313.85	\$603.48
17	May-1-2011	Year 2	\$960.374	\$20.911	\$16.81	\$37.717	\$939.464	\$310.54	\$330.66	\$641.20
18	Jun-1-2011	Year 2	\$939.464	\$21.277	\$16.44	\$37.717	\$918.187	\$331.81	\$347.10	\$678.91
19	Jul-1-2011	Year 2	\$918.187	\$21.649	\$16.07	\$37.717	\$896.538	\$353.46	\$363.17	\$716.63
20	Aug-1-2011	Year 2	\$896.538	\$22.028	\$15.69	\$37.717	\$874.510	\$375.49	\$378.86	\$754.35
21	Sep-1-2011	Year 2	\$874.510	\$22.413	\$15.30	\$37.717	\$852.096	\$397.90	\$394.16	\$792.07
22	Oct-1-2011	Year 2	\$852.096	\$22.806	\$14.91	\$37.717	\$829.291	\$420.71	\$409.07	\$829.78
23	Nov-1-2011	Year 2	\$829.291	\$23.205	\$14.51	\$37.717	\$806.086	\$443.91	\$423.59	\$867.50
24	Dec-1-2011	Year 2	\$806.086	\$23.611	\$14.11	\$37.717	\$782.475	\$467.53	\$437.69	\$905.22
25	Jan-1-2012	Year 3	\$782.475	\$24.024	\$13.69	\$37.717	\$758.451	\$491.55	\$451.39	\$942.93
26	Feb-1-2012	Year 3	\$758.451	\$24.445	\$13.27	\$37.717	\$734.006	\$515.99	\$464.66	\$980.65
27	Mar-1-2012	Year 3	\$734.006	\$24.872	\$12.85	\$37.717	\$709.134	\$540.87	\$477.50	\$1,018.37
28	Apr-1-2012	Year 3	\$709.134	\$25.308	\$12.41	\$37.717	\$683.826	\$566.17	\$489.91	\$1,056.09
29	May-1-2012	Year 3	\$683.826	\$25.750	\$11.97	\$37.717	\$658.076	\$591.92	\$501.88	\$1,093.80
30	Jun-1-2012	Year 3	\$658.076	\$26.201	\$11.52	\$37.717	\$631.875	\$618.13	\$513.40	\$1,131.52
31	Jul-1-2012	Year 3	\$631.875	\$26.660	\$11.06	\$37.717	\$605.215	\$644.78	\$524.45	\$1,169.24
32	Aug-1-2012	Year 3	\$605.215	\$27.126	\$10.59	\$37.717	\$578.089	\$671.91	\$535.05	\$1,206.96
33	Sep-1-2012	Year 3	\$578.089	\$27.601	\$10.12	\$37.717	\$550.488	\$699.51	\$545.16	\$1,244.67
34	Oct-1-2012	Year 3	\$550.488	\$28.084	\$9.63	\$37.717	\$522.405	\$727.60	\$554.80	\$1,282.39
35	Nov-1-2012	Year 3	\$522.405	\$28.575	\$9.14	\$37.717	\$493.829	\$756.17	\$563.94	\$1,320.11
36	Dec-1-2012	Year 3	\$493.829	\$29.075	\$8.64	\$37.717	\$464.754	\$785.25	\$572.58	\$1,357.83

Payment Number	Month	Year	Beginning Principal Balance	Principal Paid	Interest Paid	Total Paid (From Table 10.41)	Ending Principal Balance	Cumulative Principal Paid	Cumulative Interest Paid	Cumulative Total Paid
37	Jan-1-2013	Year 4	\$464.754	\$29.584	\$8.13	\$37.717	\$435.170	\$814.83	\$580.71	\$1,395.54
38	Feb-1-2013	Year 4	\$435.170	\$30.102	\$7.62	\$37.717	\$405.068	\$844.93	\$588.33	\$1,433.26
39	Mar-1-2013	Year 4	\$405.068	\$30.629	\$7.09	\$37.717	\$374.439	\$875.56	\$595.42	\$1,470.98
40	Apr-1-2013	Year 4	\$374.439	\$31.165	\$6.55	\$37.717	\$343.274	\$906.73	\$601.97	\$1,508.70
41	May-1-2013	Year 4	\$343.274	\$31.710	\$6.01	\$37.717	\$311.564	\$938.44	\$607.98	\$1,546.41
42	Jun-1-2013	Year 4	\$311.564	\$32.265	\$5.45	\$37.717	\$279.299	\$970.70	\$613.43	\$1,584.13
43	Jul-1-2013	Year 4	\$279.299	\$32.830	\$4.89	\$37.717	\$246.470	\$1,003.53	\$618.32	\$1,621.85
44	Aug-1-2013	Year 4	\$246.470	\$33.404	\$4.31	\$37.717	\$213.065	\$1,036.93	\$622.63	\$1,659.57
45	Sep-1-2013	Year 4	\$213.065	\$33.989	\$3.73	\$37.717	\$179.077	\$1,070.92	\$626.36	\$1,697.28
46	Oct-1-2013	Year 4	\$179.077	\$34.584	\$3.13	\$37.717	\$144.493	\$1,105.51	\$629.49	\$1,735.00
47	Nov-1-2013	Year 4	\$144.493	\$35.189	\$2.53	\$37.717	\$109.304	\$1,140.70	\$632.02	\$1,772.72
48	Dec-1-2013	Year 4	\$109.304	\$35.805	\$1.91	\$37.717	\$73.500	\$1,176.50	\$633.93	\$1,810.43
49	Jan-1-2014	Year 5	\$73.500	\$36.431	\$1.29	\$37.717	\$37.069	\$1,212.93	\$635.22	\$1,848.15
50	Feb-1-2014	Year 5	\$37.069	\$37.069	\$0.65	\$37.717	\$0.000	\$1,250.00	\$635.87	\$1,885.87
TOTAL				\$1,250.000	\$635.87	\$1,885.870				

See Also:

<http://bruessard.com>

Table 10.50: Five Long-term Financial Goals for Family XYZ			
Planning for the Future: Family's Financial Goals	Amount Needed	Adjusted Amount Needed Due to Rising Living Costs	Years from Now
1. Down payment for New Home	\$50,000	\$62,500	10
2. New Family Car	\$12,000	\$15,000	5
3. Pay for Children's College Education	\$100,000	\$125,000	10
4. Additional Savings for Dad's Retirement	\$85,000	\$106,250	35
5. Start a Family Flower Shop Business	\$25,000	\$31,250	5
Long-term Total Needed		\$340,000	

See Also:

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Table 10.51: Compound Interest and Attaining Long-term Financial Goals								
Interest Rate %						Initial Year	Years Elapsed	Initial Age
5	5	5	5	5	5			
Period Factor								
12	12	12	12	12	12			
Amount Desired						Year	Number of Years Monthly Deposits Required	Example Age (Years Old)
\$62,500	\$15,000	\$125,000	\$106,250	\$31,250	\$1,000,000			
Monthly Deposit Amount Required to Attain Amount Desired						Year	Number of Years Monthly Deposits Required	Example Age (Years Old)
\$5,068.93	\$1,216.54	\$10,137.86	\$8,617.18	\$2,534.47	\$81,102.89			
\$2,471.25	\$593.10	\$4,942.50	\$4,201.12	\$1,235.62	\$39,539.97	2012	2	27
\$1,606.07	\$385.46	\$3,212.14	\$2,730.32	\$803.04	\$25,697.16	2013	3	28
\$1,174.02	\$281.77	\$2,348.04	\$1,995.84	\$587.01	\$18,784.36	2014	4	29
\$915.22	\$219.65	\$1,830.44	\$1,555.88	\$457.61	\$14,643.55	2015	5	30
\$743.05	\$178.33	\$1,486.09	\$1,263.18	\$371.52	\$11,888.73	2016	6	31
\$620.37	\$148.89	\$1,240.74	\$1,054.63	\$310.18	\$9,925.88	2017	7	32
\$528.63	\$126.87	\$1,057.25	\$898.66	\$264.31	\$8,458.01	2018	8	33
\$457.51	\$109.80	\$915.01	\$777.76	\$228.75	\$7,320.11	2019	9	34
\$400.82	\$96.20	\$801.65	\$681.40	\$200.41	\$6,413.16	2020	10	35
\$354.64	\$85.11	\$709.27	\$602.88	\$177.32	\$5,674.18	2021	11	36
\$316.32	\$75.92	\$632.64	\$537.75	\$158.16	\$5,061.15	2022	12	37
\$284.06	\$68.17	\$568.12	\$482.91	\$142.03	\$4,544.99	2023	13	38
\$256.56	\$61.57	\$513.12	\$436.15	\$128.28	\$4,104.94	2024	14	39
\$232.86	\$55.89	\$465.72	\$395.86	\$116.43	\$3,725.75	2025	15	40
\$212.25	\$50.94	\$424.50	\$360.82	\$106.12	\$3,395.99	2026	16	41
\$194.18	\$46.60	\$388.37	\$330.11	\$97.09	\$3,106.94	2027	17	42
\$178.24	\$42.78	\$356.47	\$303.00	\$89.12	\$2,851.79	2028	18	43
\$164.07	\$39.38	\$328.15	\$278.92	\$82.04	\$2,625.17	2029	19	44
\$151.42	\$36.34	\$302.85	\$257.42	\$75.71	\$2,422.80	2030	20	45
\$140.07	\$33.62	\$280.15	\$238.13	\$70.04	\$2,241.18	2031	21	46
\$129.84	\$31.16	\$259.69	\$220.73	\$64.92	\$2,077.48	2032	22	47

Interest Rate %							Initial Year	Years Elapsed	Initial Age		
5	5	5	5	5	5						
Period Factor											
12	12	12	12	12	12	Amount Desired					
\$62,500	\$15,000	\$125,000	\$106,250	\$31,250	\$1,000,000	2010	0	25			
Monthly Deposit Amount Required to Attain Amount Desired						Year	Number of Years Monthly Deposits Required	Example Age (Years Old)			
\$120.58	\$28.94	\$241.17	\$204.99	\$60.29	\$1,929.35				2033	23	48
\$112.18	\$26.92	\$224.35	\$190.70	\$56.09	\$1,794.83	2034	24	49			
\$104.52	\$25.08	\$209.03	\$177.68	\$52.26	\$1,672.27	2035	25	50			
\$97.52	\$23.40	\$195.03	\$165.78	\$48.76	\$1,560.27	2036	26	51			
\$91.10	\$21.86	\$182.21	\$154.88	\$45.55	\$1,457.65	2037	27	52			
\$85.21	\$20.45	\$170.42	\$144.86	\$42.61	\$1,363.39	2038	28	53			
\$79.79	\$19.15	\$159.58	\$135.64	\$39.89	\$1,276.62	2039	29	54			
\$74.79	\$17.95	\$149.57	\$127.13	\$37.39	\$1,196.56	2040	30	55			
\$70.16	\$16.84	\$140.32	\$119.27	\$35.08	\$1,122.57	2041	31	56			
\$65.88	\$15.81	\$131.76	\$111.99	\$32.94	\$1,054.05	2042	32	57			
\$61.91	\$14.86	\$123.81	\$105.24	\$30.95	\$990.50	2043	33	58			
\$58.22	\$13.97	\$116.43	\$98.97	\$29.11	\$931.47	2044	34	59			
\$54.78	\$13.15	\$109.57	\$93.13	\$27.39	\$876.56	2045	35	60			

See Also:

<http://bruessard.com>

Table 10.52: Compound Interest and Long-term Financial Goals—Family XYZ's Solution							
Financial Goals	Amount Desired	Amount Desired Adjusted for Rising Living Costs	Years from Now	Compound Interest Rate	Monthly Savings Required for the Next 1 – 5 Years from Now	Monthly Savings Required for the Next 6 – 10 Years from Now	Monthly Savings Required for the Next 11 – 35 Years from Now
1. New Family Car	\$12,000	\$15,000	5	5.00%	\$219.65		
2. Start a Family Flower Shop Business	\$25,000	\$31,250	5	5.00%	\$457.61		
3. Down payment for New Home	\$50,000	\$62,500	10	5.00%	\$400.82	\$400.82	
4. Pay for Children's College Education	\$100,000	\$125,000	10	5.00%	\$801.65	\$801.65	
5. Additional Savings for Dad's Retirement	\$85,000	\$106,250	35	5.00%	\$93.13	\$93.13	\$93.13
TOTAL		\$340,000			\$1,972.87	\$1,295.60	\$93.13

See Also:

<http://bruessard.com>

Table 10.53: Compound Interest and Future Value of an Annuity Due							
Interest Rate %					Initial Year	Years Elapsed	Initial Age
5	5	5	5	5			
Period Factor					Year	Number of Years Elapsed	Example Age (Years Old)
12	12	12	12	12			
Monthly Deposit					Year	Number of Years Elapsed	Example Age (Years Old)
\$219.65	\$457.61	\$400.82	\$801.65	\$93.13			
Account Balance					Year	Number of Years Elapsed	Example Age (Years Old)
\$2,708.33	\$5,642.35	\$4,942.15	\$9,884.30	\$1,148.35			
\$5,555.22	\$11,573.38	\$10,137.15	\$20,274.30	\$2,355.45	2012	2	27
\$8,547.77	\$17,807.84	\$15,597.94	\$31,195.88	\$3,624.30	2013	3	28
\$11,693.41	\$24,361.28	\$21,338.11	\$42,676.22	\$4,958.08	2014	4	29
\$15,000.00	\$31,250.00	\$27,371.96	\$54,743.92	\$6,360.09	2015	5	30
\$18,475.76	\$38,491.16	\$33,714.51	\$67,429.02	\$7,833.83	2016	6	31
\$22,129.34	\$46,102.79	\$40,381.56	\$80,763.12	\$9,382.97	2017	7	32
\$25,969.85	\$54,103.85	\$47,389.71	\$94,779.42	\$11,011.37	2018	8	33
\$30,006.84	\$62,514.26	\$54,756.41	\$109,512.81	\$12,723.08	2019	9	34
\$34,250.38	\$71,354.96	\$62,500.00	\$125,000.00	\$14,522.36	2020	10	35
\$38,711.02	\$80,647.97	\$70,639.77	\$141,279.54	\$16,413.70	2021	11	36
\$43,399.88	\$90,416.42	\$79,195.99	\$158,391.97	\$18,401.80	2022	12	37
\$48,328.63	\$100,684.65	\$88,189.95	\$176,379.91	\$20,491.62	2023	13	38
\$53,509.54	\$111,478.22	\$97,644.07	\$195,288.14	\$22,688.36	2024	14	39
\$58,955.52	\$122,824.01	\$107,581.88	\$215,163.75	\$24,997.48	2025	15	40
\$64,680.13	\$134,750.27	\$118,028.12	\$236,056.24	\$27,424.75	2026	16	41
\$70,697.61	\$147,286.70	\$129,008.81	\$258,017.63	\$29,976.20	2027	17	42
\$77,022.97	\$160,464.52	\$140,551.30	\$281,102.60	\$32,658.18	2028	18	43
\$83,671.94	\$174,316.54	\$152,684.32	\$305,368.65	\$35,477.39	2029	19	44
\$90,661.08	\$188,877.25	\$165,438.09	\$330,876.19	\$38,440.82	2030	20	45
\$98,007.80	\$204,182.92	\$178,844.37	\$357,688.74	\$41,555.88	2031	21	46
\$105,730.40	\$220,271.66	\$192,936.54	\$385,873.08	\$44,830.30	2032	22	47
\$113,848.09	\$237,183.53	\$207,749.69	\$415,499.38	\$48,272.25	2033	23	48

Interest Rate %							
5	5	5	5	5			
Period Factor							
12	12	12	12	12			
Monthly Deposit					Initial Year	Years Elapsed	Initial Age
\$219.65	\$457.61	\$400.82	\$801.65	\$93.13	2010	0	25
Account Balance					Year	Number of Years Elapsed	Example Age (Years Old)
\$122,381.11	\$254,960.64	\$223,320.71	\$446,641.42	\$51,890.30	2034	24	49
\$131,350.69	\$273,647.26	\$239,688.37	\$479,376.74	\$55,693.45	2035	25	50
\$140,779.17	\$293,289.93	\$256,893.44	\$513,786.87	\$59,691.18	2036	26	51
\$150,690.02	\$313,937.55	\$274,978.74	\$549,957.48	\$63,893.44	2037	27	52
\$161,107.94	\$335,641.54	\$293,989.33	\$587,978.65	\$68,310.70	2038	28	53
\$172,058.86	\$358,455.95	\$313,972.53	\$627,945.06	\$72,953.95	2039	29	54
\$183,570.04	\$382,437.59	\$334,978.11	\$669,956.22	\$77,834.76	2040	30	55
\$195,670.16	\$407,646.17	\$357,058.38	\$714,116.76	\$82,965.28	2041	31	56
\$208,389.35	\$434,144.48	\$380,268.31	\$760,536.63	\$88,358.29	2042	32	57
\$221,759.27	\$461,998.48	\$404,665.71	\$809,331.43	\$94,027.21	2043	33	58
\$235,813.23	\$491,277.55	\$430,311.33	\$860,622.66	\$99,986.17	2044	34	59
\$250,586.21	\$522,054.60	\$457,269.03	\$914,538.05	\$106,250.00	2045	35	60

See Also:

<http://bruessard.com>

Table 10.54: Inflation Rate—Measuring the Future Increased Amount												
		2010's Initial Price or Salary										Initial Age
		\$75,000	\$75,000	\$100	\$1	\$1	\$1	\$1	\$1	\$1	\$15,000	25
		Inflation Rate %										
		8	3	5	2	4	6	7	8	9	5	
		Periodic Factor										
		1	1	1	1	1	1	1	1	1	1	
Year	Elapsed Years	Inflation's Upward Push (on Prices or Salaries)										Example Age (Years Old)
2011	1	\$81,000.00	\$77,250.00	\$105.00	\$1.02	\$1.04	\$1.06	\$1.07	\$1.08	\$1.09	\$15,750.00	26
2012	2	\$87,480.00	\$79,567.50	\$110.25	\$1.04	\$1.08	\$1.12	\$1.14	\$1.17	\$1.19	\$16,537.50	27
2013	3	\$94,478.40	\$81,954.53	\$115.76	\$1.06	\$1.12	\$1.19	\$1.23	\$1.26	\$1.30	\$17,364.38	28
2014	4	\$102,036.67	\$84,413.16	\$121.55	\$1.08	\$1.17	\$1.26	\$1.31	\$1.36	\$1.41	\$18,232.59	29
2015	5	\$110,199.61	\$86,945.56	\$127.63	\$1.10	\$1.22	\$1.34	\$1.40	\$1.47	\$1.54	\$19,144.22	30
2016	6	\$119,015.57	\$89,553.92	\$134.01	\$1.13	\$1.27	\$1.42	\$1.50	\$1.59	\$1.68	\$20,101.43	31
2017	7	\$128,536.82	\$92,240.54	\$140.71	\$1.15	\$1.32	\$1.50	\$1.61	\$1.71	\$1.83	\$21,106.51	32
2018	8	\$138,819.77	\$95,007.76	\$147.75	\$1.17	\$1.37	\$1.59	\$1.72	\$1.85	\$1.99	\$22,161.83	33
2019	9	\$149,925.35	\$97,857.99	\$155.13	\$1.20	\$1.42	\$1.69	\$1.84	\$2.00	\$2.17	\$23,269.92	34
2020	10	\$161,919.37	\$100,793.73	\$162.89	\$1.22	\$1.48	\$1.79	\$1.97	\$2.16	\$2.37	\$24,433.42	35
2021	11	\$174,872.92	\$103,817.54	\$171.03	\$1.24	\$1.54	\$1.90	\$2.10	\$2.33	\$2.58	\$25,655.09	36
2022	12	\$188,862.76	\$106,932.07	\$179.59	\$1.27	\$1.60	\$2.01	\$2.25	\$2.52	\$2.81	\$26,937.84	37
2023	13	\$203,971.78	\$110,140.03	\$188.56	\$1.29	\$1.67	\$2.13	\$2.41	\$2.72	\$3.07	\$28,284.74	38
2024	14	\$220,289.52	\$113,444.23	\$197.99	\$1.32	\$1.73	\$2.26	\$2.58	\$2.94	\$3.34	\$29,698.97	39
2025	15	\$237,912.68	\$116,847.56	\$207.89	\$1.35	\$1.80	\$2.40	\$2.76	\$3.17	\$3.64	\$31,183.92	40
2026	16	\$256,945.70	\$120,352.98	\$218.29	\$1.37	\$1.87	\$2.54	\$2.95	\$3.43	\$3.97	\$32,743.12	41
2027	17	\$277,501.35	\$123,963.57	\$229.20	\$1.40	\$1.95	\$2.69	\$3.16	\$3.70	\$4.33	\$34,380.27	42
2028	18	\$299,701.46	\$127,682.48	\$240.66	\$1.43	\$2.03	\$2.85	\$3.38	\$4.00	\$4.72	\$36,099.29	43
2029	19	\$323,677.58	\$131,512.95	\$252.70	\$1.46	\$2.11	\$3.03	\$3.62	\$4.32	\$5.14	\$37,904.25	44
2030	20	\$349,571.79	\$135,458.34	\$265.33	\$1.49	\$2.19	\$3.21	\$3.87	\$4.66	\$5.60	\$39,799.47	45
2031	21	\$377,537.53	\$139,522.09	\$278.60	\$1.52	\$2.28	\$3.40	\$4.14	\$5.03	\$6.11	\$41,789.44	46
2032	22	\$407,740.53	\$143,707.76	\$292.53	\$1.55	\$2.37	\$3.60	\$4.43	\$5.44	\$6.66	\$43,878.91	47
2033	23	\$440,359.77	\$148,018.99	\$307.15	\$1.58	\$2.46	\$3.82	\$4.74	\$5.87	\$7.26	\$46,072.86	48
2034	24	\$475,588.56	\$152,459.56	\$322.51	\$1.61	\$2.56	\$4.05	\$5.07	\$6.34	\$7.91	\$48,376.50	49
2035	25	\$513,635.64	\$157,033.34	\$338.64	\$1.64	\$2.67	\$4.29	\$5.43	\$6.85	\$8.62	\$50,795.32	50
2036	26	\$554,726.49	\$161,744.35	\$355.57	\$1.67	\$2.77	\$4.55	\$5.81	\$7.40	\$9.40	\$53,335.09	51
2037	27	\$599,104.61	\$166,596.68	\$373.35	\$1.71	\$2.88	\$4.82	\$6.21	\$7.99	\$10.25	\$56,001.84	52
2038	28	\$647,032.98	\$171,594.58	\$392.01	\$1.74	\$3.00	\$5.11	\$6.65	\$8.63	\$11.17	\$58,801.94	53
2039	29	\$698,795.62	\$176,742.41	\$411.61	\$1.78	\$3.12	\$5.42	\$7.11	\$9.32	\$12.17	\$61,742.03	54
2040	30	\$754,699.27	\$182,044.69	\$432.19	\$1.81	\$3.24	\$5.74	\$7.61	\$10.06	\$13.27	\$64,829.14	55

		2010's Initial Price or Salary										Initial Age
		\$75,000	\$75,000	\$100	\$1	\$1	\$1	\$1	\$1	\$1	\$15,000	25
		Inflation Rate %										
		8	3	5	2	4	6	7	8	9	5	
		Periodic Factor										
1	1	1	1	1	1	1	1	1	1	1		
Year	Elapsed Years	Inflation's Upward Push (on Prices or Salaries)										Example Age (Years Old)

See Also:

<http://bruessard.com>

Table 10.55: Depreciation Rate—Measuring the Future Decreased Value												
		2010's Initial Product Value										Initial Age
		\$1,500	\$15,000	\$40,000	\$5,000	\$10,000	\$100,000	\$200,000	\$300,000	\$400,000	\$500,000	25
		Depreciation Rate %										
		40	20	10	1	5	15	25	30	35	45	
		Periodic Factor										
		1	1	1	1	1	1	1	1	1	1	
Year	Number of Years Elapsed	Deflation's Downward Pull on Product Value										Example Age (Years Old)
2011	1	\$900.00	\$12,000.00	\$36,000.00	\$4,950.00	\$9,500.00	\$85,000.00	\$150,000.00	\$210,000.00	\$260,000.00	\$275,000.00	26
2012	2	\$540.00	\$9,600.00	\$32,400.00	\$4,900.50	\$9,025.00	\$72,250.00	\$112,500.00	\$147,000.00	\$169,000.00	\$151,250.00	27
2013	3	\$324.00	\$7,680.00	\$29,160.00	\$4,851.50	\$8,573.75	\$61,412.50	\$84,375.00	\$102,900.00	\$109,850.00	\$83,187.50	28
2014	4	\$194.40	\$6,144.00	\$26,244.00	\$4,802.98	\$8,145.06	\$52,200.63	\$63,281.25	\$72,030.00	\$71,402.50	\$45,753.13	29
2015	5	\$116.64	\$4,915.20	\$23,619.60	\$4,754.95	\$7,737.81	\$44,370.53	\$47,460.94	\$50,421.00	\$46,411.63	\$25,164.22	30
2016	6	\$69.98	\$3,932.16	\$21,257.64	\$4,707.40	\$7,350.92	\$37,714.95	\$35,595.70	\$35,294.70	\$30,167.56	\$13,840.32	29
2017	7	\$41.99	\$3,145.73	\$19,131.88	\$4,660.33	\$6,983.37	\$32,057.71	\$26,696.78	\$24,706.29	\$19,608.91	\$7,612.18	30
2018	8	\$25.19	\$2,516.58	\$17,218.69	\$4,613.72	\$6,634.20	\$27,249.05	\$20,022.58	\$17,294.40	\$12,745.79	\$4,186.70	31
2019	9	\$15.12	\$2,013.27	\$15,496.82	\$4,567.59	\$6,302.49	\$23,161.69	\$15,016.94	\$12,106.08	\$8,284.77	\$2,302.68	32
2020	10	\$9.07	\$1,610.61	\$13,947.14	\$4,521.91	\$5,987.37	\$19,687.44	\$11,262.70	\$8,474.26	\$5,385.10	\$1,266.48	33
2021	11	\$5.44	\$1,288.49	\$12,552.42	\$4,476.69	\$5,688.00	\$16,734.32	\$8,447.03	\$5,931.98	\$3,500.31	\$696.56	34
2022	12	\$3.27	\$1,030.79	\$11,297.18	\$4,431.92	\$5,403.60	\$14,224.18	\$6,335.27	\$4,152.39	\$2,275.20	\$383.11	35
2023	13	\$1.96	\$824.63	\$10,167.46	\$4,387.61	\$5,133.42	\$12,090.55	\$4,751.45	\$2,906.67	\$1,478.88	\$210.71	36
2024	14	\$1.18	\$659.71	\$9,150.72	\$4,343.73	\$4,876.75	\$10,276.97	\$3,563.59	\$2,034.67	\$961.27	\$115.89	37
2025	15	\$0.71	\$527.77	\$8,235.65	\$4,300.29	\$4,632.91	\$8,735.42	\$2,672.69	\$1,424.27	\$624.83	\$63.74	38
2026	16	\$0.42	\$422.21	\$7,412.08	\$4,257.29	\$4,401.27	\$7,425.11	\$2,004.52	\$996.99	\$406.14	\$35.06	37
2027	17	\$0.25	\$337.77	\$6,670.87	\$4,214.72	\$4,181.20	\$6,311.34	\$1,503.39	\$697.89	\$263.99	\$19.28	38
2028	18	\$0.15	\$270.22	\$6,003.79	\$4,172.57	\$3,972.14	\$5,364.64	\$1,127.54	\$488.52	\$171.59	\$10.60	39
2029	19	\$0.09	\$216.17	\$5,403.41	\$4,130.84	\$3,773.54	\$4,559.94	\$845.66	\$341.97	\$111.54	\$5.83	40
2030	20	\$0.05	\$172.94	\$4,863.07	\$4,089.53	\$3,584.86	\$3,875.95	\$634.24	\$239.38	\$72.50	\$3.21	41
2031	21	\$0.03	\$138.35	\$4,376.76	\$4,048.64	\$3,405.62	\$3,294.56	\$475.68	\$167.56	\$47.12	\$1.76	42
2032	22	\$0.02	\$110.68	\$3,939.08	\$4,008.15	\$3,235.34	\$2,800.38	\$356.76	\$117.29	\$30.63	\$0.97	43
2033	23	\$0.01	\$88.54	\$3,545.18	\$3,968.07	\$3,073.57	\$2,380.32	\$267.57	\$82.11	\$19.91	\$0.53	44
2034	24	\$0.01	\$70.84	\$3,190.66	\$3,928.39	\$2,919.89	\$2,023.27	\$200.68	\$57.47	\$12.94	\$0.29	45
2035	25	\$0.00	\$56.67	\$2,871.59	\$3,889.11	\$2,773.90	\$1,719.78	\$150.51	\$40.23	\$8.41	\$0.16	46
2036	26	\$0.00	\$45.33	\$2,584.43	\$3,850.22	\$2,635.20	\$1,461.81	\$112.88	\$28.16	\$5.47	\$0.09	45
2037	27	\$0.00	\$36.27	\$2,325.99	\$3,811.71	\$2,503.44	\$1,242.54	\$84.66	\$19.71	\$3.55	\$0.05	46
2038	28	\$0.00	\$29.01	\$2,093.39	\$3,773.60	\$2,378.27	\$1,056.16	\$63.50	\$13.80	\$2.31	\$0.03	47
2039	29	\$0.00	\$23.21	\$1,884.05	\$3,735.86	\$2,259.36	\$897.74	\$47.62	\$9.66	\$1.50	\$0.01	48
2040	30	\$0.00	\$18.57	\$1,695.65	\$3,698.50	\$2,146.39	\$763.08	\$35.72	\$6.76	\$0.98	\$0.01	49

		2010's Initial Product Value									Initial Age	
		\$1,500	\$15,000	\$40,000	\$5,000	\$10,000	\$100,000	\$200,000	\$300,000	\$400,000	\$500,000	25
		Depreciation Rate %										
		40	20	10	1	5	15	25	30	35	45	
		Periodic Factor										
		1	1	1	1	1	1	1	1	1		
Year	Number of Years Elapsed	Deflation's Downward Pull on Product Value									Example Age (Years Old)	

See Also:

<http://bruessard.com>

Table 10.56: Compound Interest on \$1 Deposited Daily							
Interest Rate %							
10	9	8	7	6	5		
Period Factor							
360	360	360	360	360	360		
Yearly Deposit Amount (from \$1 Deposited Daily)						Initial	Elapsed
\$360	\$360	\$360	\$360	\$360	\$360	2010	0
Account Balance						Year	Number of Years Elapsed
\$378.56	\$376.65	\$374.75	\$372.86	\$370.99	\$369.13	2011	1
\$796.93	\$788.76	\$780.71	\$772.76	\$764.91	\$757.18	2012	2
\$1,259.29	\$1,239.68	\$1,220.47	\$1,201.64	\$1,183.20	\$1,165.12	2013	3
\$1,770.27	\$1,733.06	\$1,696.85	\$1,661.63	\$1,627.34	\$1,593.98	2014	4
\$2,334.98	\$2,272.90	\$2,212.91	\$2,154.96	\$2,098.95	\$2,044.82	2015	5
\$2,959.08	\$2,863.56	\$2,771.95	\$2,684.05	\$2,599.72	\$2,518.78	2016	6
\$3,648.81	\$3,509.85	\$3,377.54	\$3,251.51	\$3,131.45	\$3,017.04	2017	7
\$4,411.06	\$4,216.99	\$4,033.56	\$3,860.11	\$3,696.06	\$3,540.84	2018	8
\$5,253.46	\$4,990.72	\$4,744.21	\$4,512.83	\$4,295.58	\$4,091.49	2019	9
\$6,184.46	\$5,837.31	\$5,514.04	\$5,212.88	\$4,932.17	\$4,670.38	2020	10
\$7,213.35	\$6,763.61	\$6,347.99	\$5,963.68	\$5,608.12	\$5,278.95	2021	11
\$8,350.43	\$7,777.13	\$7,251.38	\$6,768.91	\$6,325.86	\$5,918.71	2022	12
\$9,607.08	\$8,886.09	\$8,230.01	\$7,632.53	\$7,087.98	\$6,591.27	2023	13
\$10,995.88	\$10,099.47	\$9,290.13	\$8,558.76	\$7,897.23	\$7,298.31	2024	14
\$12,530.72	\$11,427.10	\$10,438.53	\$9,552.13	\$8,756.51	\$8,041.61	2025	15
\$14,226.96	\$12,879.75	\$11,682.58	\$10,617.53	\$9,668.93	\$8,823.00	2026	16
\$16,101.56	\$14,469.18	\$13,030.22	\$11,760.18	\$10,637.75	\$9,644.46	2027	17
\$18,173.29	\$16,208.27	\$14,490.09	\$12,985.66	\$11,666.49	\$10,508.04	2028	18
\$20,462.87	\$18,111.12	\$16,071.54	\$14,299.99	\$12,758.83	\$11,415.88	2029	19
\$22,993.22	\$20,193.15	\$17,784.68	\$15,709.62	\$13,918.71	\$12,370.27	2030	20
\$25,789.64	\$22,471.22	\$19,640.50	\$17,221.44	\$15,150.31	\$13,373.59	2031	21
\$28,880.12	\$24,963.80	\$21,650.85	\$18,842.87	\$16,458.06	\$14,428.34	2032	22
\$32,295.59	\$27,691.09	\$23,828.63	\$20,581.86	\$17,846.67	\$15,537.17	2033	23
\$36,070.21	\$30,675.19	\$26,187.77	\$22,446.92	\$19,321.14	\$16,702.85	2034	24
\$40,241.76	\$33,940.27	\$28,743.37	\$24,447.21	\$20,886.77	\$17,928.29	2035	25

Interest Rate %							
10	9	8	7	6	5		
Period Factor							
360	360	360	360	360	360		
Yearly Deposit Amount (from \$1 Deposited Daily)						Initial	Elapsed
\$360	\$360	\$360	\$360	\$360	\$360	2010	0
Account Balance						Year	Number of Years Elapsed
\$44,851.96	\$37,512.80	\$31,511.79	\$26,592.51	\$22,549.22	\$19,216.55	2036	26
\$49,946.95	\$41,421.73	\$34,510.76	\$28,893.36	\$24,314.45	\$20,570.86	2037	27
\$55,577.71	\$45,698.73	\$37,759.47	\$31,361.01	\$26,188.83	\$21,994.60	2038	28
\$61,800.58	\$50,378.46	\$41,278.73	\$34,007.57	\$28,179.10	\$23,491.33	2039	29
\$68,677.82	\$55,498.85	\$45,091.07	\$36,846.02	\$30,292.44	\$25,064.80	2040	30
\$76,278.23	\$61,101.37	\$49,220.89	\$39,890.25	\$32,536.45	\$26,718.93	2041	31
\$84,677.87	\$67,231.45	\$53,694.62	\$43,155.19	\$34,919.20	\$28,457.87	2042	32
\$93,960.78	\$73,938.74	\$58,540.92	\$46,656.84	\$37,449.29	\$30,285.96	2043	33
\$104,219.84	\$81,277.61	\$63,790.81	\$50,412.36	\$40,135.81	\$32,207.77	2044	34
\$115,557.70	\$89,307.52	\$69,477.89	\$54,440.16	\$42,988.45	\$34,228.10	2045	35
\$128,087.80	\$98,093.54	\$75,638.58	\$58,759.98	\$46,017.46	\$36,352.02	2046	36
\$141,935.50	\$107,706.87	\$82,312.32	\$63,393.00	\$49,233.77	\$38,584.82	2047	37
\$157,239.37	\$118,225.41	\$89,541.83	\$68,361.91	\$52,648.94	\$40,932.09	2048	38
\$174,152.53	\$129,734.39	\$97,373.39	\$73,691.07	\$56,275.28	\$43,399.70	2049	39
\$192,844.19	\$142,327.09	\$105,857.15	\$79,406.60	\$60,125.83	\$45,993.82	2050	40
\$213,501.40	\$156,105.53	\$115,047.41	\$85,536.51	\$64,214.48	\$48,720.93	2051	41
\$236,330.82	\$171,181.39	\$125,003.01	\$92,110.84	\$68,555.92	\$51,587.85	2052	42
\$261,560.88	\$187,676.81	\$135,787.69	\$99,161.82	\$73,165.81	\$54,601.75	2053	43
\$289,444.02	\$205,725.48	\$147,470.49	\$106,724.00	\$78,060.73	\$57,770.17	2054	44
\$320,259.23	\$225,473.65	\$160,126.20	\$114,834.45	\$83,258.31	\$61,101.03	2055	45
\$354,314.84	\$247,081.34	\$173,835.85	\$123,532.91	\$88,777.26	\$64,602.65	2056	46
\$391,951.58	\$270,723.65	\$188,687.20	\$132,862.01	\$94,637.45	\$68,283.78	2057	47
\$433,546.03	\$296,592.18	\$204,775.34	\$142,867.49	\$100,859.99	\$72,153.64	2058	48
\$479,514.37	\$324,896.53	\$222,203.25	\$153,598.37	\$107,467.28	\$76,221.90	2059	49
\$530,316.54	\$355,866.08	\$241,082.52	\$165,107.25	\$114,483.10	\$80,498.73	2060	50
\$586,460.84	\$389,751.78	\$261,534.00	\$177,450.53	\$121,932.72	\$84,994.82	2061	51

Interest Rate %						Initial	Elapsed
10	9	8	7	6	5		
Period Factor						Year	Number of Years Elapsed
360	360	360	360	360	360		
Yearly Deposit Amount (from \$1 Deposited Daily)						Year	Number of Years Elapsed
\$360	\$360	\$360	\$360	\$360	\$360		
Account Balance						Year	Number of Years Elapsed
\$648,509.02	\$426,828.22	\$283,688.63	\$190,688.71	\$129,842.96	\$89,721.41	2062	52
\$717,081.92	\$467,395.86	\$307,688.25	\$204,886.67	\$138,242.30	\$94,690.33	2063	53
\$792,865.64	\$511,783.43	\$333,686.48	\$220,114.00	\$147,160.98	\$99,913.98	2064	54
\$876,618.43	\$560,350.61	\$361,849.79	\$236,445.32	\$156,631.11	\$105,405.44	2065	55
\$969,178.31	\$613,490.98	\$392,358.46	\$253,960.68	\$166,686.79	\$111,178.44	2066	56
\$1,071,471.37	\$671,635.15	\$425,407.82	\$272,745.91	\$177,364.23	\$117,247.40	2067	57
\$1,184,521.11	\$735,254.30	\$461,209.44	\$292,893.09	\$188,701.87	\$123,627.50	2068	58
\$1,309,458.66	\$804,863.94	\$499,992.53	\$314,500.96	\$200,740.52	\$130,334.69	2069	59
\$1,447,534.10	\$881,028.17	\$542,005.37	\$337,675.42	\$213,523.55	\$137,385.74	2070	60
\$1,600,128.93	\$964,364.17	\$587,516.94	\$362,530.05	\$227,096.96	\$144,798.29	2071	61
\$1,768,769.97	\$1,055,547.25	\$636,818.60	\$389,186.66	\$241,509.63	\$152,590.85	2072	62
\$1,955,144.54	\$1,155,316.32	\$690,225.97	\$417,775.90	\$256,813.46	\$160,782.92	2073	63
\$2,161,117.44	\$1,264,479.83	\$748,080.97	\$448,437.88	\$273,063.54	\$169,394.97	2074	64
\$2,388,749.54	\$1,383,922.40	\$810,753.99	\$481,322.89	\$290,318.39	\$178,448.55	2075	65
\$2,640,318.43	\$1,514,611.92	\$878,646.25	\$516,592.08	\$308,640.12	\$187,966.27	2076	66
\$2,918,341.18	\$1,657,607.42	\$952,192.41	\$554,418.33	\$328,094.71	\$197,971.95	2077	67
\$3,225,599.57	\$1,814,067.66	\$1,031,863.31	\$594,987.01	\$348,752.20	\$208,490.59	2078	68
\$3,565,167.90	\$1,985,260.50	\$1,118,168.99	\$638,496.95	\$370,686.96	\$219,548.50	2079	69
\$3,940,443.73	\$2,172,573.20	\$1,211,661.99	\$685,161.41	\$393,977.99	\$231,173.31	2080	70
\$4,355,181.90	\$2,377,523.63	\$1,312,940.84	\$735,209.08	\$418,709.12	\$243,394.11	2081	71
\$4,813,532.10	\$2,601,772.61	\$1,422,653.94	\$788,885.24	\$444,969.41	\$256,241.43	2082	72
\$5,320,080.38	\$2,847,137.30	\$1,541,503.67	\$846,452.98	\$472,853.41	\$269,747.39	2083	73
\$5,879,895.03	\$3,115,606.03	\$1,670,250.90	\$908,194.43	\$502,461.51	\$283,945.78	2084	74
\$6,498,577.32	\$3,409,354.30	\$1,809,719.87	\$974,412.19	\$533,900.31	\$298,872.08	2085	75

Interest Rate %							
10	9	8	7	6	5		
Period Factor							
360	360	360	360	360	360		
Yearly Deposit Amount (from \$1 Deposited Daily)						Initial	Elapsed
\$360	\$360	\$360	\$360	\$360	\$360	2010	0
Account Balance						Year	Number of Years Elapsed

See Also:

<http://bruessard.com>

Table 10.57: California Lottery Prize Payments, 2009		
Description	2009 Actual Amount	Percent
Prizes to Ticket Holders	\$1,556,120,634	52.38%
Expenses of the Lottery	\$396,150,567	13.33%
Allocation to Education from Ticket Sales Only	\$1,002,567,893	34.29%
Total Lottery Expenses	\$2,954,839,094	100.00%
SOURCES:		
http://www.calottery.com/Media/Publications/		
http://www.calottery.com/Media/Publications/Financials/		
http://www.calottery.com/Media/Publications/AnnualReports/		

See Also:

<http://bruessard.com>

Table 10.58: Lump Sum Payout for \$20,000,000	
Winning (Present Value of Jackpot)	\$12,200,000.00
Less Federal Taxes (39%)	(\$4,758,000.00)
Net Lump Sum Payout	\$7,442,000.00

See Also:

<http://bruessard.com>

Table 10.59: Computing the Present Value of a One-time, Lump Sum Lottery Jackpot							
Initial Lump Sum Deposit						Elapsed Years	Initial Year
\$20,000,000	\$20,000,000	\$20,000,000	\$20,000,000	\$20,000,000	\$20,000,000	0	2010
Interest Rate %							
7	6	5	4	3	2		
Period Factor							
360	52	12	4	2	1		
Compound Daily	Compound Weekly	Compound Monthly	Compound Quarterly	Compound Semiannually	Compound Annually	Number of Years Elapsed	Year
\$18,648,003.29	\$18,835,942.17	\$19,026,564.83	\$19,219,606.89	\$19,413,234.97	\$19,607,843.14	1	2011
\$17,387,401.34	\$17,739,635.88	\$18,100,508.47	\$18,469,664.45	\$18,843,684.61	\$19,223,375.62	2	2012
\$16,212,015.87	\$16,707,137.78	\$17,219,524.89	\$17,748,984.51	\$18,290,843.85	\$18,846,446.69	3	2013
\$15,116,086.26	\$15,734,734.05	\$16,381,420.34	\$17,056,425.24	\$17,754,222.48	\$18,476,908.52	4	2014
\$14,094,241.32	\$14,818,927.04	\$15,584,107.81	\$16,390,889.41	\$17,233,344.63	\$18,114,616.20	5	2015
\$13,141,472.93	\$13,956,422.63	\$14,825,601.88	\$15,751,322.55	\$16,727,748.44	\$17,759,427.64	6	2016
\$12,253,111.52	\$13,144,118.48	\$14,104,013.77	\$15,136,711.37	\$16,236,985.55	\$17,411,203.57	7	2017
\$11,424,803.20	\$12,379,092.78	\$13,417,546.62	\$14,546,082.11	\$15,760,620.79	\$17,069,807.42	8	2018
\$10,652,488.38	\$11,658,593.79	\$12,764,491.03	\$13,978,498.99	\$15,298,231.73	\$16,735,105.32	9	2019
\$9,932,381.92	\$10,980,029.92	\$12,143,220.81	\$13,433,062.78	\$14,849,408.36	\$16,406,966.00	10	2020
\$9,260,954.54	\$10,340,960.43	\$11,552,188.90	\$12,908,909.30	\$14,413,752.69	\$16,085,260.78	11	2021
\$8,634,915.53	\$9,739,086.64	\$10,989,923.55	\$12,405,208.10	\$13,990,878.39	\$15,769,863.51	12	2022
\$8,051,196.66	\$9,172,243.64	\$10,455,024.65	\$11,921,161.15	\$13,580,410.48	\$15,460,650.50	13	2023
\$7,506,937.09	\$8,638,392.54	\$9,946,160.21	\$11,456,001.55	\$13,181,984.99	\$15,157,500.49	14	2024
\$6,999,469.38	\$8,135,613.11	\$9,462,063.11	\$11,008,992.32	\$12,795,248.60	\$14,860,294.60	15	2025
\$6,526,306.40	\$7,662,096.91	\$9,001,527.86	\$10,579,425.23	\$12,419,858.38	\$14,568,916.27	16	2026
\$6,085,129.17	\$7,216,140.71	\$8,563,407.67	\$10,166,619.70	\$12,055,481.45	\$14,283,251.25	17	2027
\$5,673,775.43	\$6,796,140.46	\$8,146,611.56	\$9,769,921.70	\$11,701,794.71	\$14,003,187.50	18	2028
\$5,290,229.15	\$6,400,585.43	\$7,750,101.65	\$9,388,702.72	\$11,358,484.51	\$13,728,615.20	19	2029
\$4,932,610.53	\$6,028,052.86	\$7,372,890.58	\$9,022,358.78	\$11,025,246.44	\$13,459,426.66	20	2030
\$4,599,166.87	\$5,677,202.75	\$7,014,039.03	\$8,670,309.45	\$10,701,784.99	\$13,195,516.34	21	2031
\$4,288,263.95	\$5,346,773.14	\$6,672,653.42	\$8,331,996.96	\$10,387,813.33	\$12,936,780.72	22	2032
\$3,998,378.01	\$5,035,575.48	\$6,347,883.64	\$8,006,885.31	\$10,083,053.05	\$12,683,118.35	23	2033
\$3,728,088.31	\$4,742,490.43	\$6,038,920.98	\$7,694,459.40	\$9,787,233.91	\$12,434,429.76	24	2034
\$3,476,070.16	\$4,466,463.77	\$5,744,996.08	\$7,394,224.25	\$9,500,093.58	\$12,190,617.41	25	2035
\$3,241,088.39	\$4,206,502.67	\$5,465,377.02	\$7,105,704.16	\$9,221,377.44	\$11,951,585.70	26	2036

See Also:

Initial Lump Sum Deposit						Elapsed Years	Initial Year
\$20,000,000	\$20,000,000	\$20,000,000	\$20,000,000	\$20,000,000	\$20,000,000	0	2010
Interest Rate %							
7	6	5	4	3	2		
Period Factor							
360	52	12	4	2	1		
Compound Daily	Compound Weekly	Compound Monthly	Compound Quarterly	Compound Semiannually	Compound Annually	Number of Years Elapsed	Year

<http://bruessard.com>

Table 10.60: Compound Interest and Lump Sum Deposit of \$5,000,000

Initial Lump Sum Deposit						Initial Year	Years Elapsed	Initial Age
\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	2010	0	25
Interest Rate %								
10	9	8	7	6	5			
Period Factor								
360	52	12	4	2	1			
Compound Daily	Compound Weekly	Compound Monthly	Compound Quarterly	Compound semiannually	Compound Annually	Year	Number of Years Elapsed	Example Age (Years Old)
\$5,525,777.86	\$5,470,445.83	\$5,414,997.53	\$5,359,295.16	\$5,304,500.00	\$5,250,000.00	2011	1	26
\$6,106,844.19	\$5,985,155.51	\$5,864,439.66	\$5,744,408.91	\$5,627,544.05	\$5,512,500.00	2012	2	27
\$6,749,012.88	\$6,548,293.80	\$6,351,185.26	\$6,157,196.57	\$5,970,261.48	\$5,788,125.00	2013	3	28
\$7,458,709.18	\$7,164,417.31	\$6,878,330.50	\$6,599,646.76	\$6,333,850.41	\$6,077,531.25	2014	4	29
\$8,243,034.01	\$7,838,511.35	\$7,449,228.54	\$7,073,890.98	\$6,719,581.90	\$6,381,407.81	2015	5	30
\$9,109,834.96	\$8,576,030.35	\$8,067,510.84	\$7,582,213.93	\$7,128,804.43	\$6,700,478.20	2016	6	31
\$10,067,784.86	\$9,382,941.89	\$8,737,110.26	\$8,127,064.48	\$7,562,948.62	\$7,035,502.11	2017	7	32
\$11,126,468.53	\$10,265,775.07	\$9,462,286.10	\$8,711,067.46	\$8,023,532.20	\$7,387,277.22	2018	8	33
\$12,296,478.68	\$11,231,673.28	\$10,247,651.18	\$9,337,036.33	\$8,512,165.31	\$7,756,641.08	2019	9	34
\$13,589,521.93	\$12,288,452.05	\$11,098,201.17	\$10,007,986.72	\$9,030,556.17	\$8,144,473.13	2020	10	35
\$15,018,535.87	\$13,444,662.26	\$12,019,346.40	\$10,727,150.95	\$9,580,517.04	\$8,551,696.79	2021	11	36
\$16,597,818.59	\$14,709,659.31	\$13,016,946.22	\$11,497,993.62	\$10,163,970.53	\$8,979,281.63	2022	12	37
\$18,343,171.69	\$16,093,678.89	\$14,097,346.34	\$12,324,228.31	\$10,782,956.34	\$9,428,245.71	2023	13	38
\$20,272,058.39	\$17,607,919.71	\$15,267,419.13	\$13,209,835.41	\$11,439,638.38	\$9,899,658.00	2024	14	39
\$22,403,778.28	\$19,264,634.19	\$16,534,607.39	\$14,159,081.39	\$12,136,312.36	\$10,394,640.90	2025	15	40
\$24,759,660.38	\$21,077,227.55	\$17,906,971.65	\$15,176,539.26	\$12,875,413.78	\$10,914,372.94	2026	16	41
\$27,363,276.62	\$23,060,366.31	\$19,393,241.46	\$16,267,110.67	\$13,659,526.48	\$11,460,091.59	2027	17	42
\$30,240,677.61	\$25,230,096.94	\$21,002,870.94	\$17,436,049.49	\$14,491,391.64	\$12,033,096.17	2028	18	43
\$33,420,653.34	\$27,603,975.72	\$22,746,098.87	\$18,688,987.11	\$15,373,917.39	\$12,634,750.98	2029	19	44
\$36,935,021.24	\$30,201,210.77	\$24,634,013.85	\$20,031,959.62	\$16,310,188.96	\$13,266,488.53	2030	20	45
\$40,818,944.51	\$33,042,817.49	\$26,678,624.85	\$21,471,436.83	\$17,303,479.47	\$13,929,812.95	2031	21	46
\$45,111,283.94	\$36,151,788.63	\$28,892,937.56	\$23,014,353.49	\$18,357,261.37	\$14,626,303.60	2032	22	47
\$49,854,986.78	\$39,553,280.27	\$31,291,037.13	\$24,668,142.63	\$19,475,218.58	\$15,357,618.78	2033	23	48

Initial Lump Sum Deposit						Initial Year	Years Elapsed	Initial Age
\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	2010	0	25
Interest Rate %								
10	9	8	7	6	5			
Period Factor								
360	52	12	4	2	1			
Compound Daily	Compound Weekly	Compound Monthly	Compound Quarterly	Compound semiannually	Compound Annually	Year	Number of Years Elapsed	Example Age (Years Old)
\$55,097,516.40	\$43,274,815.42	\$33,888,177.78	\$26,440,771.47	\$20,661,259.40	\$16,125,499.72	2034	24	49
\$60,891,327.23	\$47,346,506.70	\$36,700,879.82	\$28,340,779.69	\$21,919,530.09	\$16,931,774.70	2035	25	50
\$67,294,389.54	\$51,801,300.02	\$39,747,034.74	\$30,377,320.66	\$23,254,429.48	\$17,778,363.44	2036	26	51

See Also:

<http://bruessard.com>

Table 10.61: 26 Annual Installments Lottery Payout for			
Year	Gross Amount (\$20,000,000/26)	Less Federal Taxes (39%)	Yearly Payment
1	\$769,230.77	(\$300,000.00)	\$469,230.77
2	\$769,230.77	(\$300,000.00)	\$469,230.77
3	\$769,230.77	(\$300,000.00)	\$469,230.77
4	\$769,230.77	(\$300,000.00)	\$469,230.77
5	\$769,230.77	(\$300,000.00)	\$469,230.77
6	\$769,230.77	(\$300,000.00)	\$469,230.77
7	\$769,230.77	(\$300,000.00)	\$469,230.77
8	\$769,230.77	(\$300,000.00)	\$469,230.77
9	\$769,230.77	(\$300,000.00)	\$469,230.77
10	\$769,230.77	(\$300,000.00)	\$469,230.77
11	\$769,230.77	(\$300,000.00)	\$469,230.77
12	\$769,230.77	(\$300,000.00)	\$469,230.77
13	\$769,230.77	(\$300,000.00)	\$469,230.77
14	\$769,230.77	(\$300,000.00)	\$469,230.77
15	\$769,230.77	(\$300,000.00)	\$469,230.77
16	\$769,230.77	(\$300,000.00)	\$469,230.77
17	\$769,230.77	(\$300,000.00)	\$469,230.77
18	\$769,230.77	(\$300,000.00)	\$469,230.77
19	\$769,230.77	(\$300,000.00)	\$469,230.77
20	\$769,230.77	(\$300,000.00)	\$469,230.77
21	\$769,230.77	(\$300,000.00)	\$469,230.77
22	\$769,230.77	(\$300,000.00)	\$469,230.77
23	\$769,230.77	(\$300,000.00)	\$469,230.77
24	\$769,230.77	(\$300,000.00)	\$469,230.77
25	\$769,230.77	(\$300,000.00)	\$469,230.77
26	\$769,230.77	(\$300,000.00)	\$469,230.77
Total	\$20,000,000.00	(\$7,800,000.00)	\$12,200,000.00

See Also:

<http://bruessard.com>

Table 10.62: Computing the Future Value of a Lottery Jackpot Consisting of 26 Annual Payments

Initial Lump Sum Deposit						Elapsed Years	Initial Year
\$11,951,585.70	\$11,951,585.70	\$11,951,585.70	\$11,951,585.70	\$11,951,585.70	\$11,951,585.70	0	2010
Interest Rate %							
2	2	2	2	2	2		
Period Factor							
360	52	12	4	2	1		
Compound Daily	Compound Weekly	Compound Monthly	Compound Quarterly	Compound Semiannually	Compound Annually	Number of Years Elapsed	Year
\$12,193,016.97	\$12,192,976.86	\$12,192,820.75	\$12,192,416.13	\$12,191,812.57	\$12,190,617.41	1	2011
\$12,439,325.34	\$12,439,243.50	\$12,438,924.98	\$12,438,099.42	\$12,436,868.00	\$12,434,429.76	2	2012
\$12,690,609.33	\$12,690,484.09	\$12,689,996.67	\$12,688,733.35	\$12,686,849.05	\$12,683,118.35	3	2013
\$12,946,969.45	\$12,946,799.09	\$12,946,136.08	\$12,944,417.68	\$12,941,854.71	\$12,936,780.72	4	2014
\$13,208,508.25	\$13,208,290.99	\$13,207,445.49	\$13,205,254.18	\$13,201,985.99	\$13,195,516.34	5	2015
\$13,475,330.33	\$13,475,064.36	\$13,474,029.27	\$13,471,346.66	\$13,467,345.91	\$13,459,426.66	6	2016
\$13,747,542.42	\$13,747,225.85	\$13,745,993.87	\$13,742,801.04	\$13,738,039.57	\$13,728,615.20	7	2017
\$14,025,253.41	\$14,024,884.31	\$14,023,447.90	\$14,019,725.36	\$14,014,174.16	\$14,003,187.50	8	2018
\$14,308,574.37	\$14,308,150.75	\$14,306,502.16	\$14,302,229.84	\$14,295,859.06	\$14,283,251.25	9	2019
\$14,597,618.64	\$14,597,138.44	\$14,595,269.69	\$14,590,426.94	\$14,583,205.83	\$14,568,916.27	10	2020
\$14,892,501.82	\$14,891,962.93	\$14,889,865.80	\$14,884,431.34	\$14,876,328.27	\$14,860,294.60	11	2021
\$15,193,341.88	\$15,192,742.12	\$15,190,408.15	\$15,184,360.09	\$15,175,342.46	\$15,157,500.49	12	2022
\$15,500,259.13	\$15,499,596.27	\$15,497,016.75	\$15,490,332.54	\$15,480,366.85	\$15,460,650.50	13	2023
\$15,813,376.35	\$15,812,648.08	\$15,809,814.05	\$15,802,470.50	\$15,791,522.22	\$15,769,863.51	14	2024
\$16,132,818.78	\$16,132,022.74	\$16,128,924.96	\$16,120,898.19	\$16,108,931.82	\$16,085,260.78	15	2025
\$16,458,714.20	\$16,457,847.93	\$16,454,476.92	\$16,445,742.36	\$16,432,721.35	\$16,406,966.00	16	2026
\$16,791,192.95	\$16,790,253.95	\$16,786,599.93	\$16,777,132.30	\$16,763,019.05	\$16,735,105.32	17	2027
\$17,130,388.03	\$17,129,373.71	\$17,125,426.63	\$17,115,199.92	\$17,099,955.73	\$17,069,807.42	18	2028
\$17,476,435.12	\$17,475,342.82	\$17,471,092.34	\$17,460,079.76	\$17,443,664.84	\$17,411,203.57	19	2029
\$17,829,472.62	\$17,828,299.61	\$17,823,735.08	\$17,811,909.11	\$17,794,282.50	\$17,759,427.64	20	2030
\$18,189,641.75	\$18,188,385.21	\$18,183,495.69	\$18,170,828.00	\$18,151,947.58	\$18,114,616.20	21	2031
\$18,557,086.58	\$18,555,743.62	\$18,550,517.83	\$18,536,979.28	\$18,516,801.73	\$18,476,908.52	22	2032
\$18,931,954.08	\$18,930,521.71	\$18,924,948.08	\$18,910,508.69	\$18,888,989.44	\$18,846,446.69	23	2033

Initial Lump Sum Deposit						Elapsed Years	Initial Year
\$11,951,585.70	\$11,951,585.70	\$11,951,585.70	\$11,951,585.70	\$11,951,585.70	\$11,951,585.70	0	2010
Interest Rate %							
2	2	2	2	2	2		
Period Factor							
360	52	12	4	2	1		
Compound Daily	Compound Weekly	Compound Monthly	Compound Quarterly	Compound Semiannually	Compound Annually	Number of Years Elapsed	Year
\$19,314,394.19	\$19,312,869.36	\$19,306,935.96	\$19,291,564.91	\$19,268,658.13	\$19,223,375.62	24	2034
\$19,704,559.89	\$19,702,939.44	\$19,696,634.03	\$19,680,299.60	\$19,655,958.16	\$19,607,843.14	25	2035
\$20,102,607.24	\$20,100,887.93	\$20,094,197.89	\$20,076,867.49	\$20,051,042.92	\$20,000,000.00	26	2036

See Also:

<http://bruessard.com>

Table 10.63: Investing in the Stock Market							
DJIA		Annuity		Apple			
DJIA Trading Date	DJIA Value at Close	Years Elapsed	Account Balance	Apple Trading Date	Closing Stock Value	Shares	Total Stock Value
01/02/1900	\$68.13	10	\$711.73				
12/30/1910	\$81.41	20	\$1,579.33				
12/31/1920	\$71.95	30	\$2,636.93				
01/02/1931	\$169.84	40	\$3,926.13				
01/02/1941	\$130.57	50	\$5,497.66				
01/02/1951	\$239.92	60	\$7,413.35				
12/30/1960	\$615.89	70	\$9,748.56				
12/31/1970	\$838.92	80	\$12,595.18				
12/31/1980	\$963.99	90	\$16,065.18	9/7/1984	\$26.50	35	\$927.50
12/31/1990	\$2,633.66	100	\$20,295.10			70	
12/29/2000	\$10,787.99	110	\$25,451.35			140	
06/25/2010	\$10,143.81	110.48	\$25,725.15	6/25/2010	\$266.70	280	\$74,676.00
Gain	\$10,075.68		\$18,575.15				\$73,748.50
SOURCE FOR DJIA CLOSING AMOUNTS: http://nvse.tv/dow-jones-industrial-average-history-djia.htm SOURCE FOR DJIA HISTORY: http://www.mdleasing.com/djia.htm SOURCE FOR APPLE STOCK PRICES: http://ichart.finance.yahoo.com/table.csv?s=AAPL&a=00&b=1&c=1962&d=06&e=7&f=2010&g=d&ignore=.csv SOURCE FOR APPLE STOCK SPLITS: http://phx.corporate-ir.net/phoenix.zhtml?c=107357&p=iroldividends							

See Also:

<http://bruessard.com>

Table 10.64: Procedures for Adding and Subtracting Two Integers (Positive and Negative Numbers)				
Adding Two Integers	Procedure 1	Procedure 2	Procedure 3	Procedure 4
Type of Addition Problems	Adding Integers with Like Positive Signs	Adding Integers with Like Negative Signs	Adding Integers with Mixed Signs but a Larger Positive Sign	Adding Integers with Mixed Signs but a Larger Negative Sign
Addition Procedures	1. Add their absolute values. In the result, use the sign (positive) of the two numbers.	2. Add their absolute values. In the result, use the sign (negative) of the two numbers.	3. Find the difference between their absolute values. In the result, use the sign of the number that is farthest from zero.	4. Find the difference between their absolute values. In the result, use the sign of the number that is farthest from zero.
Arithmetic Rule	$(+a) + (+b) = + (a + b)$	$(-a) + (-b) = - (a + b)$	$(+a) + (-b) = + (a - b)$ if $ a > b $, or $= - (b - a)$ if $ b > a $	$(-a) + (+b) = - (a - b)$ if $ a > b $ or $= + (b - a)$ if $ b > a $
Addition Examples	Example Procedure 1	Example Procedure 2	Example Procedure 3	Example Procedure 4
Addend	(+3)	(-3)	(+3)	(-3)
Addend	+ (+2)	+ (-2)	+ (-2)	+ (+2)
Result: Sum	5	= (-5)	1	= (-1)
Arithmetic Operation	(+) + (+) = (+)	(-) + (-) = (-)	(+) + (-) = find difference and use sign of the larger number	(-) + (+) = find difference and use sign of the larger number
Arithmetic Illustration	$(+3) + (+2) = + (3 + 2) = +5$	$(-3) + (-2) = - (3 + 2) = -5$	$(+3) + (-2) = + (3 - 2) = +1$	$(-3) + (+2) = - (3 - 2) = -1$
Real-World Bookkeeping Application for the Addition of Integers	You post a \$3 credit to an account in the morning, and you post another \$2 credit in the evening. What was your net posting to account for the day? Answer \$5 (Positive \$5 or Plus \$5)	You post a \$3 debit to an account in the morning, and you post another \$2 debit to the account in the evening. What was your net posting to the account for the day? Answer -\$5 (Negative \$5 or Minus \$5)	You post a \$3 credit to an account in the morning, and you post a \$2 debit to the account in the evening. What was your net posting to account for the day? Answer \$1 (Positive \$1 or Plus \$1)	You post a \$3 debit to an account in the morning, and you post a \$2 credit to the account in the evening. What was your net posting to account for the day? Answer -\$1 (Negative \$1 or Minus \$1)
NOTE: The absolute value sign () means to ignore the positive and negative signs, and the absolute value represents the distance of the number from				
Subtracting Two Integers	Procedure 5	Procedure 6	Procedure 7	Procedure 8
Type of Subtraction Problems	Subtracting Integers with Like Positive Signs	Subtracting Integers with Like Negative Signs	Subtracting Integers with Mixed Signs but a Larger Positive Number	Subtracting Integers with Mixed Signs but a Larger Negative Number
Arithmetic Rule	$(+a) - (-b) = (+a) + (+b)$	$(-a) - (+b) = (-a) + (-b)$	$(+a) - (+b) = (+a) + (-b)$	$(-a) - (-b) = (-a) + (+b)$
Subtraction Problem	Example Procedure 5	Example Procedure 6	Example Procedure 7	Example Procedure 8
Minuend	(+3)	(-3)	(+3)	(-3)
Subtrahend	- (-2)	- (+2)	- (+2)	- (-2)
Result: Difference	= (+5)	=(-5)	1	= (-1)

Subtracting Two Integers	Procedure 5	Procedure 6	Procedure 7	Procedure 8
Arithmetic Operation	$(+) - (-) = (+)$	$(-) - (+) = (-)$	$(+) - (+) =$ find difference and use sign of the larger number	$(-) - (-) =$ find difference and use sign of the larger number
Subtraction Procedures (Converted to an Addition Problem)	5. Change the subtraction sign (see above) to an addition sign (see below). Change the subtrahend (see above) to its opposite value (see below). Follow Procedure 1 for adding integers with like positive signs	6. Change the subtraction sign (see above) to an addition sign (see below). Change the subtrahend (see above) to its opposite value (see below). Follow Procedure 2 for adding integers with like negative signs	7. Change the subtraction sign (see above) to an addition sign (see below). Change the subtrahend (see above) to its opposite value (see below). Follow Procedure 3 for adding integers with like mixed signs but a larger positive sign	8. Change the subtraction sign (see above) to an addition sign (see below). Change the subtrahend (see above) to its opposite value (see below). Follow Procedure 4 for adding integers with like mixed signs but a larger negative sign
Minuend Becomes Addend	$(+3)$	(-3)	$(+3)$	(-3)
Subtrahend Becomes Addend (After changing the subtraction sign to an addition sign and then changing subtrahend to its opposite value)	2	$+ (-2)$	$+ (-2)$	2
Result: Difference (Follow Addition Procedures)	$= (+5)$	$= (-5)$	1	$= (-1)$
Arithmetic Illustration of Integer Subtraction Using Opposites	$(+3) - (-2) = (+3) + (+2) = +5$	$(-3) - (+2) = (-3) + (-2) = -5$	$(+3) - (-2) = + (3 - 2) = +1$	$(-3) - (-2) = (-3) + (+2) = -1$
Number Line Illustration for Subtracting Integers	Start at 0 on the number line and move right 3 spots for the +3. Next, move right 2 more spots to subtract the negative number (-2). Your final spot on the number line is at location +5.	Start at 0 on the number line and move left 3 spots for the -3. Next, move left 2 more spots to subtract the positive number (+2). Your final spot on the number line is at location -5.	Start at 0 on the number line and move right 3 spots for the +3. Next, move left 2 two spots to subtract the positive number (+2). Your final spot on the number line is at location +1.	Start at 0 on the number line and move left 3 spots for the -3. Next, move right 2 spots to subtract the negative number (-2). Your final spot on the number line is at location -1.
NOTE: It is intuitively difficult to visualize the subtraction of negative numbers from positive numbers. The preferred solution is to convert the subtraction problem to an addition problem by using integral opposites as illustrated by Procedures 5 through 8 in this table. For instance, while it is easy to visualize a subtracting a \$10 fine from an account, it is not as easy to visualize subtracting a -\$10 fine. An alternate procedure to subtract integers is the number line: (a) move right on the number line in order to subtract a negative integer and (b) move left on the number line in order to subtract a positive integer.				

See Also:

Subtracting Two Integers

Procedure 5

Procedure 6

Procedure 7

Procedure 8

<http://bruessard.com>

Table 10.65: Rules for Processing Accounting Entries						
Accounting Procedures	Asset Accounts (Begin with Negative Balances)	Liability Accounts (Begin with Positive Balances)	Owner's Equity Capital Account (Begin with Positive Balance)	Owner's Equity Drawing Account (Begin with Negative Balance)	Revenue Accounts (Begin with Positive Balances)	Expense Accounts (Begin with Negative Balances)
To increase the account's balance, then process the accounting entry as:	Debit	Credit	Credit	Debit	Credit	Debit
To decrease the account's balance, then process the accounting entry as:	Credit	Debit	Debit	Credit	Debit	Credit

See Also:

<http://bruessard.com>

**Table 10.66: 2Friends
FlashDriveDroppies Projected
Operating Structure**

Revenue	
Units Sold	2,000
Price per Unit	\$5.00
Total Revenue	\$10,000.00
Fixed Expenses	
Internet Web Page	\$500.00
Business License	\$50.00
Investor's Interest	\$1,000.00
Returns	\$125.00
Total Fixed Expenses	\$1,675.00
Variable Expenses	
Merchandise Cost per Unit	\$0.50
Total Merchandise Cost	\$1,000.00
Postage per Unit	\$0.75
Total Postage Cost	\$1,500.00
Taxes per Unit	\$0.60
Total Tax Cost	\$1,200.00
Total Variable Expenses	\$3,700.00
Total Expenses	\$5,375.00
Operating Income	\$4,625.00

See Also:

<http://bruessard.com>

Table 10.67: Break-Even Analysis, or Computing What Volume to Sell for a Given Price and Cost Structure					
Unit	Revenue (at \$5 Each)	Fixed Expenses	Variable Expenses	Total Expenses	Income
483	\$2,415	\$1,675	\$894	\$2,569	(\$154)
484	\$2,420	\$1,675	\$895	\$2,570	(\$150)
485	\$2,425	\$1,675	\$897	\$2,572	(\$147)
486	\$2,430	\$1,675	\$899	\$2,574	(\$144)
487	\$2,435	\$1,675	\$901	\$2,576	(\$141)
488	\$2,440	\$1,675	\$903	\$2,578	(\$138)
489	\$2,445	\$1,675	\$905	\$2,580	(\$135)
490	\$2,450	\$1,675	\$907	\$2,582	(\$132)
531	\$2,655	\$1,675	\$982	\$2,657	(\$2)
531.746	\$2,659	\$1,675	\$984	\$2,659	\$0
532	\$2,660	\$1,675	\$984	\$2,659	\$1
2,000	\$10,000	\$1,675	\$3,700	\$5,375	\$4,625

See Also:

<http://bruessard.com>

Table 10.68: Initial Balance Sheet for 2Friends

Balance Sheet: November 20xx

Assets	
Cash	\$1,000
Inventory	
Other Assets	
Total Assets	\$1,000
Liabilities and Owner's Equity	
Notes Payable	\$500
Miscellaneous Liabilities	
Total Liabilities	\$500
Owner's Equity	\$500
Retained Earnings	
Total Owner's Equity	\$500
Total Liabilities and Owner's Equity	\$1,000

See Also:<http://bruessard.com>

Table 10.69: Accounting Summary for 2Friends FlashDriveDroppies

Table 10.69: Accounting Summary for 2Friends FlashDriveDroppies											
-					=	+		+		-	
Assets						Liabilities	Equity	Income Statement			
Accounting Transaction	Asset Transaction Description	Cash	Accounts Receivable	Inventory	Subtotal Asset Transactions	Offsetting Liabilities + Owner's Equity + Revenue – Expenses Transaction Description	Accounts Payable	Owner's Capital Investment	Revenue	Expenses	Subtotal Offsetting Liabilities + Owner's Equity + Revenue – Expenses Transactions
1	initial business transaction	(\$1,000)		\$0	(\$1,000)	initial business investment	\$500	\$500			\$1,000
2	withdrew cash and increased inventory	\$1,000		(\$1,000)	\$0	increased inventory					\$0
3	sold flash drives to decrease inventory			\$1,000	\$1,000	increased cost of goods				(\$1,000)	(\$1,000)
4	deposited cash	-10,000			(\$10,000)	received revenue			\$10,000		\$10,000
5	withdrew cash	\$50			\$50	paid business license expense				(\$50)	(\$50)
6	withdrew cash	\$500			\$500	paid website expense				(\$500)	(\$500)
7	withdrew cash	\$125			\$125	paid returns/refunds expense				(\$125)	(\$125)
8	withdrew cash	\$1,500			\$1,500	paid postage expense				(\$1,500)	(\$1,500)
9	withdrew cash	\$600			\$600	paid business taxes expense				(\$600)	(\$600)
10	withdrew cash	\$600			\$600	paid income taxes expense				(\$600)	(\$600)
11	withdrew cash	\$500			\$500	paid note (refunded friend's initial investment loan)	(\$500)				(\$500)
12	withdrew cash	\$1,000			\$1,000	paid friend the interest amount due on loan				(\$1,000)	(\$1,000)
13	withdrew cash	\$500			\$500	refunded owner's initial investment		(\$500)			(\$500)
Grand Total		(\$4,625)	\$0	\$0	(\$4,625)		\$0	\$0	\$10,000	(\$5,375)	\$4,625
Balance Verification											
Grand Total Assets										(\$4,625)	
Grand Total Liabilities + Owner's Equity + Revenue – Expenses										\$4,625	
Difference										\$0	

See Also:

<http://bruessard.com>

**Table 10.70: Final Income Statement for 2Friends
FlashDriveDroppies**

Income Statement: December 20xx

	Amount	Percent of Total Expenses	Percent of Net Income
Revenue			
Total Revenue	\$10,000		100.00%
Expenses			
Cost of Goods Sold	\$1,000	18.60%	
Business License	\$50	0.93%	
Web Site	\$500	9.30%	
Returns/Refunds	\$125	2.33%	
Postage	\$1,500	27.91%	
Note Payable	\$1,000	18.60%	
Subtotal Expenses	\$4,175	77.67%	
Income before Taxes	\$5,825		
Business Tax	\$600	11.16%	
Income Tax	\$600	11.16%	
Less Total Taxes	\$1,200	22.33%	
Total Expenses after Taxes	\$5,375	100.00%	53.75%
Net Income	\$4,625		46.25%

See Also:

<http://bruessard.com>

**Table 10.71: Final Balance Sheet for 2Friends
FlashDriveDroppies**

Balance Sheet: December 20xx

Assets		
Cash		\$4,625
Inventory		
Other Assets		
Total Assets		\$4,625
Liabilities and Owner's Equity		
Notes Payable		
Miscellaneous Liabilities		
Total Liabilities		
Owner's Equity		
Retained Earnings	\$4,625	
Total Owner's Equity		\$4,625
Total Liabilities and Owner's Equity		\$4,625

See Also:

<http://bruessard.com>

Table 10.72: Time Management

Table 10.72: Time Management										
				Options (Choose One):	Options (Choose One):	Freeform Summary	Options (Choose One):	Options (Choose One):	Options (Choose One):	Freeform Notes
				· Organizing	· Non-productive		· Recurring – Daily	· Low	· Open	
				· Analyzing	· Face-to-Face Meeting		· Recurring – Weekly	· Medium	· Closed	
				· Break	· Phone Meeting		· Recurring – Monthly	· High		
				· Lunch	· Teleconference Meeting		· Recurring – Quarterly			
					· Offsite Travel Meeting		· Recurring – Yearly			
					· Administrative		· One-time			
					· Managerial					
Date	Start Time	End Time	Duration (Hours: Minutes Spent)	Activity Type	Activity Category	Activity Summary	Frequency	Priority	Activity Progress	Progress Notes
10/04/2010, Mon	9:00 AM	10:00 AM	1:00	Analyzing	Managerial	Payroll department update	Recurring – Daily	Medium	Closed	
10/04/2010, Mon	10:00 AM	10:15 AM	0:15	Break	Non-productive	Daily break requirement	Recurring – Daily	Low	Closed	
10/04/2010, Mon	10:15 AM	12:00 PM	1:45	Analyzing	Managerial	Sales department update	Recurring – Daily	Medium	Closed	
10/04/2010, Mon	12:00 PM	1:00 PM	1:00	Lunch	Non-productive	Daily lunch requirement	Recurring – Daily	Low	Closed	
10/04/2010, Mon	1:00 PM	3:00 PM	2:00	Analyzing	Managerial	Production department update	Recurring – Daily	Medium	Closed	
10/04/2010, Mon	3:00 PM	3:15 PM	0:15	Break	Non-productive	Daily break requirement	Recurring – Daily	Low	Closed	
10/04/2010, Mon	3:15 PM	4:00 PM	0:45	Organizing	Face-to-Face Meeting	Meet with management team	Recurring – Daily	Medium	Closed	
10/04/2010, Mon	4:00 PM	5:30 PM	1:30	Analyzing	Administrative	Accounting review	Recurring – Daily	High	Closed	
Total			8:30		8					

See Also:

<http://bruessard.com>

Table 10.73: Analysis of Time Spent by Activity Category—Date Range of 10-04-2010 Only					
Activity Category	Duration Per Category (Hours:Minutes Spent)	Percent of Time Spent Per Category	Number of Tasks Per Category	Equivalent Decimal Minutes Spent	Average Minutes Spent Per Item Each Category
Administrative	1:30	17.60%	1	90	90
Face-to-Face Meetings	0:45	8.80%	1	45	45
Managerial	4:45	55.90%	3	285	95
Non-productive	1:30	17.60%	3	90	30
Total	8:30	100.00%	8	510	

See Also:

<http://bruessard.com>

Table 10.74: List of USA Presidents and Their Party Affiliations

Count	President	Took office	Left office	Party
1	George Washington	April 30, 1789	March 4, 1797	Independent
2	John Adams	March 4, 1797	March 4, 1801	Federalist
3	Thomas Jefferson	March 4, 1801	March 4, 1809	Democratic–Republican
4	James Madison	March 4, 1809	March 4, 1817	Democratic–Republican
5	James Monroe	March 4, 1817	March 4, 1825	Democratic–Republican
6	John Quincy Adams	March 4, 1825	March 4, 1829	Democratic–Republican
7	Andrew Jackson	March 4, 1829	March 4, 1837	Democratic
8	Martin Van Buren	March 4, 1837	March 4, 1841	Democratic
9	William Henry Harrison	March 4, 1841	April 4, 1841	Whig
10	John Tyler	April 4, 1841	March 4, 1845	Whig/Independent
11	James K. Polk	March 4, 1845	March 4, 1849	Democratic
12	Zachary Taylor	March 4, 1849	July 9, 1850	Whig
13	Millard Fillmore	July 9, 1850	March 4, 1853	Whig
14	Franklin Pierce	March 4, 1853	March 4, 1857	Democratic
15	James Buchanan	March 4, 1857	March 4, 1861	Democratic
16	Abraham Lincoln	March 4, 1861	April 15, 1865	Republican/National Union
17	Andrew Johnson	April 15, 1865	March 4, 1869	Democratic/National Union/Independent
18	Ulysses S. Grant	March 4, 1869	March 4, 1877	Republican
19	Rutherford B. Hayes	March 4, 1877	March 4, 1881	Republican
20	James A. Garfield	March 4, 1881	September 19, 1881	Republican
21	Chester A. Arthur	September 19, 1881	March 4, 1885	Republican
22	Grover Cleveland	March 4, 1885	March 4, 1889	Democratic
23	Benjamin Harrison	March 4, 1889	March 4, 1893	Republican
24	Grover Cleveland	March 4, 1893	March 4, 1897	Democratic
25	William McKinley	March 4, 1897	September 14, 1901	Republican
26	Theodore Roosevelt	September 14, 1901	March 4, 1909	Republican
27	William Howard Taft	March 4, 1909	March 4, 1913	Republican
28	Woodrow Wilson	March 4, 1913	March 4, 1921	Democratic
29	Warren G. Harding	March 4, 1921	August 2, 1923	Republican
30	Calvin Coolidge	August 2, 1923	March 4, 1929	Republican
31	Herbert Hoover	March 4, 1929	March 4, 1933	Republican
32	Franklin D. Roosevelt	March 4, 1933	April 12, 1945	Democratic
33	Harry S. Truman	April 12, 1945	January 20, 1953	Democratic

Count	President	Took office	Left office	Party
34	Dwight D. Eisenhower	January 20, 1953	January 20, 1961	Republican
35	John F. Kennedy	January 20, 1961	November 22, 1963	Democratic
36	Lyndon B. Johnson	November 22, 1963	January 20, 1969	Democratic
37	Richard Nixon	January 20, 1969	August 9, 1974	Republican
38	Gerald Ford	August 9, 1974	January 20, 1977	Republican
39	Jimmy Carter	January 20, 1977	January 20, 1981	Democratic
40	Ronald Reagan	January 20, 1981	January 20, 1989	Republican
41	George H. W. Bush	January 20, 1989	January 20, 1993	Republican
42	Bill Clinton	January 20, 1993	January 20, 2001	Democratic
43	George W. Bush	January 20, 2001	January 20, 2009	Republican
44	Barack Obama	January 20, 2009	Incumbent (as of 2011)	Democratic

SOURCE:

http://en.wikipedia.org/wiki/List_of_Presidents_of_the_United_States

See Also:

<http://bruessard.com>

Table 10.75: The Electoral College System and the 2008 Presidential Election				
State (Includes D.C.)	Descending Count of Electors	Cumulative Count of Electors	Winner of State's Majority Vote	States Count
California	55	55	Democrat (Obama/Biden)	1
Texas	34	89	Republican (McCain/Palin)	2
New York	31	120	Democrat (Obama/Biden)	3
Florida	27	147	Democrat (Obama/Biden)	4
Illinois	21	168	Democrat (Obama/Biden)	5
Pennsylvania	21	189	Democrat (Obama/Biden)	6
Ohio	20	209	Democrat (Obama/Biden)	7
Michigan	17	226	Democrat (Obama/Biden)	8
Georgia	15	241	Republican (McCain/Palin)	9
New Jersey	15	256	Democrat (Obama/Biden)	10
North Carolina	15	271	Democrat (Obama/Biden)	11
Virginia	13	13	Democrat (Obama/Biden)	1
Massachusetts	12	25	Democrat (Obama/Biden)	2
Indiana	11	36	Democrat (Obama/Biden)	3
Missouri	11	47	Republican (McCain/Palin)	4
Tennessee	11	58	Republican (McCain/Palin)	5
Washington	11	69	Democrat (Obama/Biden)	6
Arizona	10	79	Republican (McCain/Palin)	7
Maryland	10	89	Democrat (Obama/Biden)	8
Minnesota	10	99	Democrat (Obama/Biden)	9
Wisconsin	10	109	Democrat (Obama/Biden)	10
Alabama	9	118	Republican (McCain/Palin)	11
Colorado	9	127	Democrat (Obama/Biden)	12
Louisiana	9	136	Republican (McCain/Palin)	13
Kentucky	8	144	Republican (McCain/Palin)	14
South Carolina	8	152	Republican (McCain/Palin)	15
Connecticut	7	159	Democrat (Obama/Biden)	16
Iowa	7	166	Democrat (Obama/Biden)	17
Oklahoma	7	173	Republican (McCain/Palin)	18
Oregon	7	180	Democrat (Obama/Biden)	19
Arkansas	6	186	Republican (McCain/Palin)	20

State (Includes D.C.)	Descending Count of Electors	Cumulative Count of Electors	Winner of State's Majority Vote	States Count
Kansas	6	192	Republican (McCain/Palin)	21
Mississippi	6	198	Republican (McCain/Palin)	22
Nevada	5	203	Democrat (Obama/Biden)	23
New Mexico	5	208	Democrat (Obama/Biden)	24
Utah	5	213	Republican (McCain/Palin)	25
West Virginia	5	218	Republican (McCain/Palin)	26
Hawaii	4	222	Democrat (Obama/Biden)	27
Idaho	4	226	Republican (McCain/Palin)	28
New Hampshire	4	230	Democrat (Obama/Biden)	29
Rhode Island	4	234	Democrat (Obama/Biden)	30
Alaska	3	237	Republican (McCain/Palin)	31
Delaware	3	240	Democrat (Obama/Biden)	32
District of Columbia	3	243	Democrat (Obama/Biden)	33
Montana	3	246	Republican (McCain/Palin)	34
North Dakota	3	249	Republican (McCain/Palin)	35
South Dakota	3	252	Republican (McCain/Palin)	36
Vermont	3	255	Democrat (Obama/Biden)	37
Wyoming	3	258	Republican (McCain/Palin)	38
Maine	2	260	Democrat (Obama/Biden)	39
Nebraska	2	262	Republican (McCain/Palin)	40
Maine 1st District	1	263	Democrat (Obama/Biden)	
Maine 2nd District	1	264	Democrat (Obama/Biden)	
Nebraska 1st District	1	265	Republican (McCain/Palin)	
Nebraska 2nd District	1	266	Democrat (Obama/Biden)	
Nebraska 3rd District	1	267	Republican (McCain/Palin)	
Total (Includes D.C.)	538			51
SOURCE: http://en.wikipedia.org/wiki/United_States_presidential_election,_2008				

See Also:

State (Includes D.C.)	Descending Count of Electors	Cumulative Count of Electors	Winner of State's Majority Vote	States Count
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<http://bruessard.com>

Table 10.76: 2008 Presidential Election Results: Popular Vote by State									
State	Winner	Popular Vote Count							
		Barack Obama (Democrat)	John McCain (Republican)	Ralph Nader (Independent, Peace and Freedom)	Bob Barr (Libertarian)	Chuck Baldwin (Constitution / Reform / U.S. Taxpayers)	Cynthia McKinney (Green, Independent, Mountain)	Others	Grand Total
Alabama	Republican (John McCain)	813,479	1,266,546	6,788	4,991	4,310		3,705	2,099,819
Alaska	Republican (John McCain)	123,594	193,841	3,783	1,589	1,660		1,730	326,197
Arizona	Republican (John McCain)	1,034,707	1,230,111	11,301	12,555	1,371	3,406	24	2,293,475
Arkansas	Republican (John McCain)	422,310	638,017	12,882	4,776	4,023	3,470	1,139	1,086,617
California	Democrat (Barack Obama)	8,274,473	5,011,781	108,381	67,582	3,145	38,774	57,764	13,561,900
Colorado	Democrat (Barack Obama)	1,288,633	1,073,629	13,352	10,898	6,233	2,822	5,895	2,401,462
Connecticut	Democrat (Barack Obama)	997,772	629,428	19,162		311	90	34	1,646,797
Delaware	Democrat (Barack Obama)	255,459	152,374	2,401	1,109	626	385	58	412,412
District of Columbia	Democrat (Barack Obama)	245,800	17,367	958			590	1,138	265,853
Florida	Democrat (Barack Obama)	4,282,074	4,045,624	28,124	17,218	7,915	2,887	6,902	8,390,744
Georgia	Republican (John McCain)	1,844,123	2,048,759	1,158	28,731	1,402	250	63	3,924,486
Hawaii	Democrat (Barack Obama)	325,871	120,566	3,825	1,314	1,013	979	0	453,568
Idaho	Republican (John McCain)	236,440	403,012	7,175	3,658	4,747	39	51	655,122
Illinois	Democrat (Barack Obama)	3,419,348	2,031,179	30,948	19,642	8,256	11,838	1,160	5,522,371
Indiana	Democrat (Barack Obama)	1,374,039	1,345,648	909	29,257	1,024	87	90	2,751,054
Iowa	Democrat (Barack Obama)	828,940	682,379	8,014	4,590	4,445	1,423	7,332	1,537,123
Kansas	Republican (John McCain)	514,765	699,655	10,527	6,706	4,148	35	36	1,235,872
Kentucky	Republican (John McCain)	751,985	1,048,462	15,378	5,989	4,694		112	1,826,620
Louisiana	Republican (John McCain)	782,989	1,148,275	6,997		2,581	9,187	10,732	1,960,761
Maine	Democrat (Barack Obama)	421,923	295,273	10,636	251	177	2,900	3	731,163
Maryland	Democrat (Barack Obama)	1,629,467	959,862	14,713	9,842	3,760	4,747	9,205	2,631,596
Massachusetts	Democrat (Barack Obama)	1,904,097	1,108,854	28,841	13,189	4,971	6,550	14,483	3,080,985
Michigan	Democrat (Barack Obama)	2,872,579	2,048,639	33,085	23,716	14,685	8,892	170	5,001,766
Minnesota	Democrat (Barack Obama)	1,573,354	1,275,409	30,152	9,174	6,787	5,174	10,319	2,910,369
Mississippi	Republican (John McCain)	554,662	724,597	4,011	2,529	2,551	1,034	481	1,289,865
Missouri	Republican (John McCain)	1,441,911	1,445,814	17,813	11,386	8,201	80	0	2,925,205
Montana	Republican (John McCain)	231,667	242,763	3,686	1,355	143	23	10,665	490,302
Nebraska	Republican (John McCain)	333,319	452,979	5,406	2,740	2,972	1,028	2,837	801,281
Nevada	Democrat (Barack Obama)	533,736	412,827	6,150	4,263	3,194	1,411	6,267	967,848
New Hampshire	Democrat (Barack Obama)	384,826	316,534	3,503	2,217	226	40	3,624	710,970
New Jersey	Democrat (Barack Obama)	2,215,422	1,613,207	21,298	8,441	3,956	3,636	2,277	3,868,237
New Mexico	Democrat (Barack Obama)	472,422	346,832	5,327	2,428	1,597	1,552	0	830,158
New York	Democrat (Barack Obama)	4,804,945	2,752,771	41,249	19,596	634	12,801	8,935	7,640,931
North Carolina	Democrat (Barack Obama)	2,142,651	2,128,474	1,448	25,722		158	12,336	4,310,789
North Dakota	Republican (John McCain)	141,278	168,601	4,189	1,354	1,199		0	316,621
Ohio	Democrat (Barack Obama)	2,940,044	2,677,820	42,337	19,917	12,565	8,518	7,149	5,708,350
Oklahoma	Republican (John McCain)	502,496	960,165					0	1,462,661
Oregon	Democrat (Barack Obama)	1,037,291	738,475	18,614	7,635	7,693	4,543	13,613	1,827,864
Pennsylvania	Democrat (Barack Obama)	3,276,363	2,655,885	42,977	19,912	1,092		17,043	6,013,272
Rhode Island	Democrat (Barack Obama)	296,571	165,391	4,829	1,382	675	797	2,121	471,766
South Carolina	Republican (John McCain)	862,449	1,034,896	5,053	7,283	6,827	4,461	0	1,920,969
South Dakota	Republican (John McCain)	170,924	203,054	4,267	1,835	1,895		0	381,975
Tennessee	Republican (John McCain)	1,087,437	1,479,178	11,560	8,547	8,191	2,499	2,337	2,599,749
Texas	Republican (John McCain)	3,528,633	4,479,328	5,751	56,116	5,708	909	1,350	8,077,795
Utah	Republican (John McCain)	327,670	596,030	8,416	6,966	12,012	982	294	952,370
Vermont	Democrat (Barack Obama)	219,262	98,974	3,339	1,067	500	66	1,838	325,046

State	Winner	Popular Vote Count							Grand Total
		Barack Obama (Democrat)	John McCain (Republican)	Ralph Nader (Independent, Peace and Freedom)	Bob Barr (Libertarian)	Chuck Baldwin (Constitution / Reform / U.S. Taxpayers)	Cynthia McKinney (Green, Independent, Mountain)	Others	
Virginia	Democrat (Barack Obama)	1,959,532	1,725,005	11,483	11,067	7,474	2,344	6,355	3,723,260
Washington	Democrat (Barack Obama)	1,750,848	1,229,216	29,489	12,728	9,432	3,819	1,346	3,036,878
West Virginia	Republican (John McCain)	303,857	397,466	7,219		2,465	2,355	89	713,451
Wisconsin	Democrat (Barack Obama)	1,677,211	1,262,393	17,605	8,858	5,072	4,216	8,062	2,983,417
Wyoming	Republican (John McCain)	82,868	164,958	2,525	1,594	1,192		1,521	254,658
Grand Total	Democrat (Barack Obama)	69,498,516	59,948,323	739,034	523,715	199,750	161,797	242,685	131,313,820
Percent	Democrat (Barack Obama)	52.93%	45.65%	0.56%	0.40%	0.15%	0.12%	0.18%	100.00%
SOURCES: http://www.fec.gov/pubrec/fe2008/2008pres.xls http://www.fec.gov/pubrec/fe2008/federalelections2008.shtml									

See Also:

<http://bruessard.com>

Table 10.77: 105th Congress by Party Affiliation, 1997 – 1999			
105th Congress, 1997 – 1999	Party Affiliation	Seats Held	Percent
House	Democrats	206	47.40%
House	Republicans	228	52.40%
House	Other (Independent)	1	0.20%
House	Vacant	0	0.00%
House	Total House	435	100.00%
Senate	Democrats	45	45.00%
Senate	Republicans	55	55.00%
Senate	Other	0	0.00%
Senate	Vacant	0	0.00%
Senate	Total Senate	100	100.00%
SOURCES:			
http://www.infoplease.com/ipa/A0774721.html			
http://artandhistory.house.gov/house_history/partyDiv.aspx			
http://www.senate.gov/pagelayout/history/one_item_and_teasers/partydiv.htm			

See Also:

<http://bruessard.com>

Table 10.78: Final Congressional Vote to Impeach President Clinton

The House of Representatives					
House Vote	Vote Held December 19, 1998	House Impeachment Article 1: The president provided perjurious, false and misleading testimony to the grand jury regarding the Paula Jones case and his relationship with Monica Lewinsky.	House Impeachment Article 2: The president provided perjurious, false and misleading testimony in the Jones case in his answers to written questions and in his deposition.	House Impeachment Article 3: The president obstructed justice in an effort to delay, impede, cover up and conceal the existence of evidence related to the Jones case.	House Impeachment Article 4: The president misused and abused his office by making perjurious, false and misleading statements to Congress.
Democrats	Yes – In Favor of Impeachment	5	5	5	1
Democrats	No – Do Not Impeach	200	200	199	203
Democrats	Not Voting	1	1	2	2
	Subtotal Democrats	206	206	206	206
Republicans	Yes – In Favor of Impeachment	223	200	216	147
Republicans	No – Do Not Impeach	5	28	12	81
Republicans	Not Voting	0	0	0	0
	Subtotal Republicans	228	228	228	228
Other (Independent)	Yes – In Favor of Impeachment	0	0	0	0
Other (Independent)	No – Do Not Impeach	1	1	1	1
Other (Independent)	Not Voting	0	0	0	0
	Subtotal Other	1	1	1	1
Subtotal House Yes Tally Each Article (with All Parties Voting)	Yes – In Favor of Impeachment	228	205	221	148
Subtotal House No Tally Each Article (with All Parties Voting)	No – Do Not Impeach	206	229	212	285
Subtotal House Not Voting Tally Each Article (with All Parties Voting)	Not Voting	1	1	2	2
Grand Total House Vote Each Article		435	435	435	435
Final House Decision on Impeachment Charges for Trial		PASSED (Required a Plurality or 218 Yes Votes to Force an Impeachment Trial in the Senate on Article 1)	FAILED (Requires a Plurality or 218 Yes Votes to Force an Impeachment Trial in the Senate)	PASSED (Requires a Plurality or 218 Yes Votes to Force an Impeachment Trial in the Senate on Article 2)	FAILED (Requires a Plurality or 218 Yes Votes to Force an Impeachment Trial in the Senate)
The Senate					
Senate Vote	Vote Held January 25, 1999	Senate Impeachment Trial Article 1: Perjury before the Grand Jury	Senate Impeachment Trial Article 2: Obstruction of Justice		
Democrats	Guilty	0	0		
Democrats	Not Guilty	45	45		
	Subtotal Democrats	45	45		
Republicans	Guilty	45	50		
Republicans	Not Guilty	10	5		
	Subtotal Republicans	55	55		
Other	Guilty	0	0		
Other	Not Guilty	0	0		
	Subtotal Other	0	0		

House Vote	Vote Held December 19, 1998	House Impeachment Article 1: The president provided perjurious, false and misleading testimony to the grand jury regarding the Paula Jones case and his relationship with Monica Lewinsky.	House Impeachment Article 2: The president provided perjurious, false and misleading testimony in the Jones case in his answers to written questions and in his deposition.	House Impeachment Article 3: The president obstructed justice in an effort to delay, impede, cover up and conceal the existence of evidence related to the Jones case.	House Impeachment Article 4: The president misused and abused his office by making perjurious, false and misleading statements to Congress.
Subtotal Senate Guilty Tally Each Article (with All Parties Voting)	Guilty	45	50		
Subtotal Senate Not Guilty Tally Each Article (with All Parties Voting)	Not Guilty	55	50		
Grand Total Senate Vote Each Article		100	100		
Final Senate Verdict for Presidential Conviction and Impeachment		FAILED (Required 2/3 Majority or a Final Tally of 67 Guilty Votes to Impeach)	FAILED (Required 2/3 Majority or a Final Tally of 67 Guilty Votes to Impeach)		
<p>SOURCES:</p> <p>http://www.washingtonpost.com/wp-srv/politics/special/clinton/stories/impeachvote121198.htm</p> <p>http://law2.umkc.edu/faculty/projects/ftrials/clinton/senatevotes.html</p>					

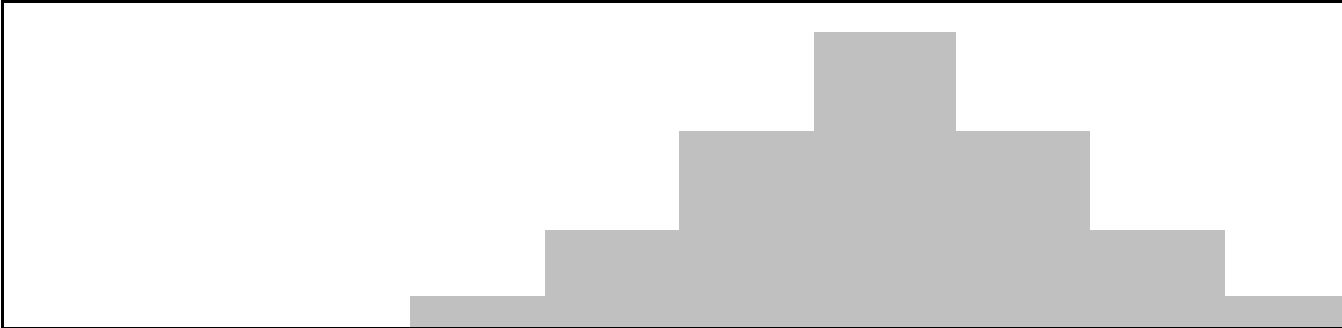
See Also:

<http://bruessard.com>

Table 10.79: Theory of Eventually Diminishing Marginal Utility		
Pie	Increasing Total Pleasure	Decreasing or Diminishing Marginal Pleasure
Slice 1	10	10
Slice 2	17	7
Slice 3	22	5
Slice 4	25	3

See Also:

<http://bruessard.com>

Table 10.80: The Normal, Bell-Shaped Distribution							
							
Percent of Population	2.15%	13.59%	34.13%	Average	34.13%	13.59%	2.15%
Women's Heights (inches)	56.1	58.6	61.1	63.6	66.1	68.6	71.1
Men's Heights (inches)	60.6	63.4	66.2	69	71.8	74.6	77.4
Standard Deviation Units	-3	-2	-1	0	1	2	3

See Also:

<http://bruessard.com>

Table 10.81: The Empirical Rule—Variations from the Average or Statistical Mean										
The Empirical Rule										
Standard Deviation Units below the Average	Description of Population below Normality	Percent Population below Normality	Standard Deviation Units Above the Average	Description of Population above Normality	Percent Population above Normality	Total Population	Cumulative Total Population			
0	Average, General, Typical, Common, Normal		0	Average, General, Typical, Common, Normal						
-1	Below Average	34.13%	1	Above Average	34.13%	68.26%	68.26%			
-2	Below Exceptional	13.59%	2	Above Exceptional	13.59%	27.18%	95.44%			
-3	Below Unusual	2.15%	3	Above Unusual	2.15%	4.30%	99.74%			
	Total	49.87%		Total	49.87%	99.74%				
An Example	Example	Example	Example	Example	Example	Example	Example	Example	Example	Example
Women's Height	Women	Women	Women	Women	Women	Women	Women	Women	Women	Women
Standard Deviation Units	Standard Deviation for Women's Height	Women's Height Total Deviation Units	Women's Average Height (Inches) Less Than 63.6	Women's Feet-Inch Equivalent (Under the Average)	Percent Women Population below Normality	Women's Average Height (Inches) Greater Than 63.6	Women's Feet-Inch Equivalent (Over the Average)	Percent Women Population above Normality	Total Women Population	Cumulative Total Women Population
0 (Average)			63.6	5 feet and 3.6 inches		63.6	5 feet and 3.6 inches			
1	2.5	2.5	61.1	5 feet and 1.1 inches	34.13%	66.1	5 feet and 6.1 inches	34.13%	68.26%	68.26%
2	2.5	5	58.6	4 feet and 10.6 inches	13.59%	68.6	5 feet and 8.6 inches	13.59%	27.18%	95.44%
3	2.5	7.5	56.1	4 feet and 8.1 inches	2.15%	71.1	5 feet and 11.1 inches	2.15%	4.30%	99.74%
Men's Height	Men	Men	Men	Men	Men	Men	Men	Men	Men	Men
Standard Deviation Units	Standard Deviation for Men's Height	Men's Height Total Deviation Units	Men's Average Height (Inches) Less Than 69	Men's Feet-Inch Equivalent (Under the Average)	Percent Men Population below Normality	Men's Average Height (Inches) Greater Than 69	Men's Feet-Inch Equivalent (Over the Average)	Percent Men Population above Normality	Total Men Population	Cumulative Total Men Population
0 (Average)			69	5 feet and 9 inches		69	5 feet and 9 inches			
1	2.8	2.8	66.2	5 feet and 6.2 inches	34.13%	71.8	5 feet and 11.8 inches	34.13%	68.26%	68.26%
2	2.8	5.6	63.4	5 feet and 3.4 inches	13.59%	74.6	6 feet and 2.6 inches	13.59%	27.18%	95.44%
3	2.8	8.4	60.6	5 feet and 0.6 inches	2.15%	77.4	6 feet and 5.4 inches	2.15%	4.30%	99.74%

The Empirical Rule

See Also:

<http://bruessard.com>

Table 10.82: Standard Deviation Units (z Values)—Variations from the Average or Statistical Mean									
View 1: Area (Population) underneath the Bell-shaped Curve									
Standard Deviation Units (z Value)	1	2	3	4	Total				
Percent of Population above Average	34.13%	13.59%	2.15%	0.13%	50.00%				
Percent of Population below Average	34.13%	13.59%	2.15%	0.13%	50.00%				
Percent of Population	68.26%	27.18%	4.30%	0.26%	100.00%				
Cumulative Total	68.26%	95.44%	99.74%	100.00%					
View 2: Area (Population) underneath the Bell-shaped Curve									
	Below Average	Below Average	Below Average	Below Average		Above Average	Above Average	Above Average	Above Average
Standard Deviation Units (z Value)	-4	-3	-2	-1	0	1	2	3	4
Percent of Population	-0.13%	-2.15%	-13.59%	-34.13%	Average	34.13%	13.59%	2.15%	0.13%

See Also:

<http://bruessard.com>

Table 10.83: Evening Television News Ratings

Time Slot (Eastern Standard Time)	FOX News Anchor	FOX (Number of Viewers)	MSNBC News Anchor	MSNBC (Number of Viewers)	CNN News Anchor	CNN (Number of Viewers)	NBC Nightly News with Brian Williams (Number of Viewers)	ABC World News with Diane Sawyer (Number of Viewers)	CBS Evening News with Katie Couric (Number of Viewers)
5 p.m.	Beck	2,129,000	Matthews	628,000	Blitzer	645,000	2,258,000	1,964,000	1,470,000
6 p.m.	Baier	2,456,000	Live	616,000	Blitzer	593,000			
7 p.m.	Shep	2,101,000	Matthews	722,000	King USA	527,000			
8 p.m.	O'Reilly	3,711,000	O'Donnell	1,007,000	Parker-Spitzer	741,000			
9 p.m.	Hannity	2,571,000	Maddow	1,099,000	Morgan	887,000			
10 p.m.	Greta	1,716,000	Ed Show	740,000	Cooper	843,000			
Network Average Viewers Week of January 31 (Highest Rated Network-FOX News)		2,447,333		802,000		706,000	2,258,000	1,964,000	1,470,000
Highest Rated Anchor with Most Viewers January 31 (O'Reilly, FOX News)		3,711,000							
Lowest Rated Anchor with Least Viewers January 31 (King USA, CNN)						527,000			

SOURCES:

http://www.mediabistro.com/tvnewser/the-scoreboard-monday-january-31_b51315

<http://www.mediabistro.com/tvnewser/category/evening-news-ratings>

See Also:

<http://bruessard.com>

Table 10.84: USA Population by Race as of 2000 Including Puerto		
Race (Includes Puerto Rico)	Total	Percent
White	194,586,740	68.20%
Hispanic or Latino	39,068,564	13.70%
Black or African American	33,952,901	11.90%
Asian	10,126,044	3.60%
Mixed (Two or More Races)	4,604,792	1.60%
American Indian and Alaska Native	2,069,446	0.70%
Some Other Race	468,155	0.20%
Native Hawaiian and Other Pacific Islander	353,874	0.10%
Total	285,230,516	100.00%

SOURCE:
http://factfinder.census.gov/servlet/DTable?_bm=y&-geo_id=01000US&-ds_name=DEC_2000_SF1_U&-lang=en&-redoLog=false&-mt_name=DEC_2000_SF1_U_P004&-format=&-CONTEXT=dt

See Also:

<http://bruessard.com>

Table 10.85: USA Population by Race as of 2000 Excluding Puerto		
Race (Does Not Include Puerto Rico)	Total	Percent
White	194,552,774	69.10%
Hispanic or Latino	35,305,818	12.50%
Black or African American	33,947,837	12.10%
Asian	10,123,169	3.60%
Mixed (Two or More Races)	4,602,146	1.60%
American Indian and Alaska Native	2,068,883	0.70%
Some Other Race	467,770	0.20%
Native Hawaiian and Other Pacific Islander	353,509	0.10%
Total	281,421,906	100.00%

SOURCE:
http://factfinder.census.gov/servlet/DTable?_bm=y&-geo_id=01000US&-ds_name=DEC_2000_SF1_U&-lang=en&-redoLog=false&-mt_name=DEC_2000_SF1_U_P004&-format=&-CONTEXT=dt

See Also:

<http://bruessard.com>

Table 10.86: USA Population by Race and State as of 2000

State	White	Hispanic or Latino	Black or African American	Asian	Mixed (Two or More races)	American Indian and Alaska Native	Some Other Race	Native Hawaiian and Other Pacific Islander	TOTAL	Percent by State
Alabama	3,125,819	75,830	1,150,076	30,989	39,086	21,618	2,623	1,059	4,447,100	1.60%
Alaska	423,788	25,852	21,073	24,741	30,454	96,505	1,338	3,181	626,932	0.20%
Arizona	3,274,258	1,295,617	149,941	89,315	76,372	233,370	6,120	5,639	5,130,632	1.80%
Arkansas	2,100,135	86,866	416,615	19,892	30,364	16,702	1,332	1,494	2,673,400	0.90%
California	15,816,790	10,966,556	2,181,926	3,648,860	903,115	178,984	71,681	103,736	33,871,648	11.90%
Colorado	3,202,880	735,601	158,443	93,277	72,721	28,982	5,512	3,845	4,301,261	1.50%
Connecticut	2,638,845	320,323	295,571	81,564	52,896	7,267	8,141	958	3,405,565	1.20%
Delaware	567,973	37,277	148,435	16,110	10,222	2,324	1,025	234	783,600	0.30%
District of Columbia	159,178	44,953	340,088	15,039	9,584	1,274	1,670	273	572,059	0.20%
Florida	10,458,509	2,682,715	2,264,268	261,693	236,954	42,358	28,994	6,887	15,982,378	5.60%
Georgia	5,128,661	435,227	2,331,465	171,513	87,364	17,670	11,275	3,278	8,186,453	2.90%
Hawaii	277,091	87,699	20,829	494,149	218,700	2,539	2,089	108,441	1,211,537	0.40%
Idaho	1,139,291	101,690	4,889	11,641	18,261	15,789	1,192	1,200	1,293,953	0.50%
Illinois	8,424,140	1,530,262	1,856,152	419,916	153,996	18,232	13,479	3,116	12,419,293	4.40%
Indiana	5,219,373	214,536	505,462	58,424	61,115	13,654	6,348	1,573	6,080,485	2.10%
Iowa	2,710,344	82,473	60,744	36,345	25,472	7,955	2,103	888	2,926,324	1.00%
Kansas	2,233,997	188,252	151,407	46,301	42,508	22,322	2,477	1,154	2,688,418	0.90%
Kentucky	3,608,013	59,939	293,639	29,368	37,750	7,939	3,846	1,275	4,041,769	1.40%
Louisiana	2,794,391	107,738	1,443,390	54,256	39,260	24,129	4,736	1,076	4,468,976	1.60%
Maine	1,230,297	9,360	6,440	9,014	11,731	6,911	836	334	1,274,923	0.40%
Maryland	3,286,547	227,916	1,464,735	209,738	82,946	13,312	9,379	1,913	5,296,486	1.90%
Massachusetts	5,198,359	428,729	318,329	236,786	110,338	11,264	43,586	1,706	6,349,097	2.20%
Michigan	7,806,691	323,877	1,402,047	175,311	163,487	53,421	11,465	2,145	9,938,444	3.50%
Minnesota	4,337,143	143,382	168,813	141,083	70,304	52,009	5,031	1,714	4,919,479	1.70%
Mississippi	1,727,908	39,569	1,028,473	18,349	17,272	11,224	1,294	569	2,844,658	1.00%
Missouri	4,686,474	118,592	625,667	61,041	71,905	23,302	5,291	2,939	5,595,211	2.00%
Montana	807,823	18,081	2,534	4,569	13,768	54,426	569	425	902,195	0.30%
Nebraska	1,494,494	94,425	67,537	21,677	17,696	13,460	1,327	647	1,711,263	0.60%
Nevada	1,303,001	393,970	131,509	88,593	49,231	21,397	2,787	7,769	1,998,257	0.70%
New Hampshire	1,175,252	20,489	8,354	15,803	11,606	2,698	1,254	330	1,235,786	0.40%
New Jersey	5,557,209	1,117,191	1,096,171	477,012	133,689	11,338	19,565	2,175	8,414,350	3.00%
New Mexico	813,495	765,386	30,654	18,257	25,793	161,460	3,009	992	1,819,046	0.60%

State	White	Hispanic or Latino	Black or African American	Asian	Mixed (Two or More races)	American Indian and Alaska Native	Some Other Race	Native Hawaiian and Other Pacific Islander	TOTAL	Percent by State
New York	11,760,981	2,867,583	2,812,623	1,035,926	366,116	52,499	75,499	5,230	18,976,457	6.70%
North Carolina	5,647,155	378,963	1,723,301	112,416	79,965	95,333	9,015	3,165	8,049,313	2.80%
North Dakota	589,149	7,786	3,761	3,566	6,666	30,772	282	218	642,200	0.20%
Ohio	9,538,111	217,123	1,290,662	131,670	137,770	21,985	13,483	2,336	11,353,140	4.00%
Oklahoma	2,556,368	179,304	257,981	46,172	140,249	266,158	2,322	2,100	3,450,654	1.20%
Oregon	2,857,616	275,314	53,325	100,333	82,733	40,130	4,550	7,398	3,421,399	1.20%
Pennsylvania	10,322,455	394,088	1,202,437	218,296	113,097	14,904	13,086	2,691	12,281,054	4.30%
Rhode Island	858,433	90,820	41,922	23,416	20,816	4,181	8,411	320	1,048,319	0.40%
South Carolina	2,652,291	95,076	1,178,486	35,568	33,290	12,765	3,266	1,270	4,012,012	1.40%
South Dakota	664,585	10,903	4,563	4,316	8,960	60,988	310	219	754,844	0.30%
Tennessee	4,505,930	123,838	928,204	56,077	54,824	13,820	4,780	1,810	5,689,283	2.00%
Texas	10,933,313	6,669,666	2,364,255	554,445	230,567	68,859	19,958	10,757	20,851,820	7.30%
Utah	1,904,265	201,559	16,137	36,483	31,308	26,663	1,948	14,806	2,233,169	0.80%
Vermont	585,431	5,504	2,921	5,160	6,809	2,325	557	120	608,827	0.20%
Virginia	4,965,637	329,540	1,376,378	259,277	114,022	18,596	11,685	3,380	7,078,515	2.50%
Washington	4,652,490	441,509	184,631	319,401	175,926	85,396	11,989	22,779	5,894,121	2.10%
West Virginia	1,709,966	12,279	56,825	9,356	14,983	3,456	1,144	335	1,808,344	0.60%
Wisconsin	4,681,630	192,921	300,245	87,995	51,921	43,980	3,637	1,346	5,363,675	1.90%
Wyoming	438,799	31,669	3,504	2,670	6,164	10,238	474	264	493,782	0.20%
Puerto Rico	33,966	3,762,746	5,064	2,875	2,646	563	385	365	3,808,610	1.30%
TOTAL	194,586,740	39,068,564	33,952,901	10,126,044	4,604,792	2,069,446	468,155	353,874	285,230,516	100.00%
Percent by Race	68.20%	13.70%	11.90%	3.60%	1.60%	0.70%	0.20%	0.10%		100.00%

SOURCE:

http://factfinder.census.gov/servlet/DTGeoSearchByListServlet?ds_name=DEC_2000_SF1_U&lang=en&ts=321216878875
See Also:
<http://bruessard.com>

Table 10.87: State with the Lowest and Highest Concentration of a Given Race Excluding Alaska, Hawaii, and Puerto Rico								
State	White	Hispanic or Latino	Black or African American	Asian	Mixed (Two or More Races)	American Indian and Alaska Native	Some Other Race	Native Hawaiian and Other Pacific Islander
STATE WITH LOWEST RACIAL CONCENTRATION (EXCLUDING ALASKA, HAWAII, AND PUERTO RICO)								
District of Columbia	27.83%							
West Virginia		0.68%						0.02%
Montana			0.28%					
Wyoming				0.54%				
Mississippi					0.61%			
Pennsylvania						0.12%		
South Dakota							0.04%	
STATE WITH HIGHEST RACIAL CONCENTRATION (EXCLUDING ALASKA, HAWAII, AND PUERTO RICO)								
STATE	White	Hispanic or Latino	Black or African American	Asian	Mixed (Two or More races)	American Indian and Alaska Native	Some Other Race	Native Hawaiian and Other Pacific Islander
Maine	96.50%							
New Mexico		42.08%				8.88%		
District of Columbia			59.45%					
California				10.77%				
Oklahoma					4.06%			
Rhode Island							0.80%	
Utah								0.66%
SOURCE: Extracted from the data in Table 10.86								

See Also:

<http://bruessard.com>

Table 10.88: USA Population with 100,000 or More People in 2000 by Ancestry and Ethnicity			
Ancestry/Ethnicity	Population Count	Percent from USA Census	Ancestral Heritage, Ethnicity Count
African*	1,183,316	0.41%	1
African American*	24,903,412	8.73%	2
Albanian	113,661	0.04%	3
American*	20,188,305	7.08%	4
American Indian*	7,876,568	2.76%	5
Arab*	205,822	0.07%	6
Armenian	385,488	0.14%	7
Asian*	238,960	0.08%	8
Asian Indian	1,546,703	0.54%	9
Austrian	730,336	0.26%	10
Belgian	348,531	0.12%	11
Brazilian	181,076	0.06%	12
British	1,085,718	0.38%	13
Cambodian	197,093	0.07%	14
Canadian	638,548	0.22%	15
Chinese	2,271,562	0.80%	16
Colombian	583,986	0.20%	17
Croatian	374,241	0.13%	18
Cuban	1,097,594	0.38%	19
Czech	1,258,452	0.44%	20
Czechoslovakian	441,403	0.15%	21
Danish	1,430,897	0.50%	22
Dominican	908,531	0.32%	23
Dutch	4,541,770	1.59%	24
Ecuadorian	322,965	0.11%	25
Egyptian	142,832	0.05%	26
English	24,509,692	8.59%	27
European*	1,968,696	0.69%	28

Ancestry/Ethnicity	Population Count	Percent from USA Census	Ancestral Heritage, Ethnicity Count
Filipino	2,116,478	0.74%	29
Finnish	623,559	0.22%	30
French	8,309,666	2.91%	31
French Canadian	2,349,684	0.82%	32
German	42,841,569	15.02%	33
Greek	1,153,295	0.40%	34
Guatemalan	463,502	0.16%	35
Guyanese	162,425	0.06%	36
Haitian	548,199	0.19%	37
Hawaiian	334,858	0.12%	38
Hispanic*	2,451,109	0.86%	39
Hmong	140,528	0.05%	40
Honduran	266,848	0.09%	41
Hungarian	1,398,702	0.49%	42
Iranian	338,266	0.12%	43
Irish	30,524,799	10.70%	44
Israeli	106,839	0.04%	45
Italian	15,638,348	5.48%	46
Jamaican	736,513	0.26%	47
Japanese	1,103,325	0.39%	48
Korean	1,190,353	0.42%	49
Laotian	179,866	0.06%	50
Latin	250,052	0.09%	51
Lebanese	440,279	0.15%	52
Lithuanian	659,992	0.23%	53
Mexican	18,382,291	6.44%	54
Nicaraguan	230,358	0.08%	55
Nigerian	164,691	0.06%	56
Northern European*	163,657	0.06%	57
Norwegian	4,477,725	1.57%	58
Pakistani	253,193	0.09%	59

Ancestry/Ethnicity	Population Count	Percent from USA Census	Ancestral Heritage, Ethnicity Count
Panamanian	119,497	0.04%	60
Pennsylvania German	255,807	0.09%	61
Peruvian	292,991	0.10%	62
Polish	8,977,235	3.15%	63
Portuguese	1,173,691	0.41%	64
Puerto Rican	2,652,598	0.93%	65
Romanian	367,278	0.13%	66
Russian	2,652,214	0.93%	67
Salvadoran	802,743	0.28%	68
Scandinavian	425,099	0.15%	69
Scotch Irish	4,319,232	1.51%	70
Scottish	4,890,581	1.71%	71
Serbian	140,337	0.05%	72
Slavic	127,136	0.04%	73
Slovak	797,764	0.28%	74
Slovene	176,691	0.06%	75
Spaniard	299,948	0.11%	76
Spanish	2,187,144	0.77%	77
Swedish	3,998,310	1.40%	78
Swiss	911,502	0.32%	79
Syrian	142,897	0.05%	80
Taiwanese	293,568	0.10%	81
Thai	146,577	0.05%	82
Trinidadian and Tobagonian	164,738	0.06%	83
Turkish	117,575	0.04%	84
Ukrainian	892,922	0.31%	85
United States*	404,328	0.14%	86
Vietnamese	1,029,420	0.36%	87
Welsh	1,753,794	0.61%	88
West Indian*	147,222	0.05%	89
Western European*	125,300	0.04%	90

Ancestry/Ethnicity	Population Count	Percent from USA Census	Ancestral Heritage, Ethnicity Count
White*	3,834,122	1.34%	91
Yugoslavian	328,547	0.12%	92
Other Ancestries	4,380,380	1.54%	93
USA Census Population Total, Year 2000 (Including Puerto Rico)	285,230,516		
This Table's Population Total (See Census Notes on Next Row Below)	287,006,315		
* Census Notes: General Response Which May Encompass Several Ancestries Not Listed Separately (i.e., African American Includes Black And Negro). People Who Reported Two Ancestries Were Included Once In Each Category.			
SOURCE: www.census.gov/prod/cen2000/doc/sf3.pdf			

See Also:

<http://bruessard.com>

Table 10.89: Presidential Job Performance Ratings

President	President Bush, Jr: Average Poll Results for Period 11/08/1990 to 01/15/2009	President Reagan: Average Poll Results for Period 01/30/1981 to 12/27/1988	President Obama: Average Poll Results for Period 01/21/2009 to 06/17/2010	Average of Averages	President Clinton: Average Poll Results for Period 01/23/1993 to 01/18/2001	President Bush, Sr: Average Poll Results for Period 01/24/1989 to 01/08/1993
Approval Rating	48.9	52.2	54.2	54.8	56.7	62.1
Spread from 54.8 Average Job-Performance Rating	-5.9	-2.6	-0.6	N/A	1.9	7.3

SOURCES FOR AVERAGES:
http://webapps.ropercenter.uconn.edu/CFIDE/roper/presidential/webroot/presidential_rating_detail.cfm?allRate=True&presidentName=Reagan
[http://webapps.ropercenter.uconn.edu/CFIDE/roper/presidential/webroot/presidential_rating_detail.cfm?allRate=True&presidentName=Bush%20\(G.H.W.\)](http://webapps.ropercenter.uconn.edu/CFIDE/roper/presidential/webroot/presidential_rating_detail.cfm?allRate=True&presidentName=Bush%20(G.H.W.))
http://webapps.ropercenter.uconn.edu/CFIDE/roper/presidential/webroot/presidential_rating_detail.cfm?allRate=True&presidentName=Clinton
http://webapps.ropercenter.uconn.edu/CFIDE/roper/presidential/webroot/presidential_rating_detail.cfm?allRate=True&presidentName=Bush
http://webapps.ropercenter.uconn.edu/CFIDE/roper/presidential/webroot/presidential_rating_obama.cfm

See Also:

<http://bruessard.com>

Table 10.90: Voter Turnout by Age and Gender for the 2008 USA Presidential Election			
AGE	Male % Voted	Female % Voted	Both Sexes % Voted
18 to 24 years	45.1	52	48.5
25 to 34 years	52.8	61.1	57
35 to 44 years	60.6	65	62.8
45 to 54 years	65.3	69.3	67.4
55 to 64 years	69.7	73.1	71.5
65 to 74 years	72.2	72.6	72.4
75 years and over	72.2	64.9	67.8
All 18 years and over Votes	61.5	65.7	63.6
SOURCE: http://www.census.gov/hhes/www/socdemo/voting/publications/p20/2008/Table%2001.xls			

See Also:

<http://bruessard.com>

Table 10.91: USA Population by Age and Gender as of 2000

Age	Number of Males	Number of Females	Total Both Sexes	% Total Male	% Total Females	% Total Both Sexes		
Under 18 years	37,059,196	35,234,616	72,293,812	26.80%	24.60%	25.70%	Voting Age % Both Sexes	Cumulative Voting Age
18 to 24 years	13,873,829	13,269,625	27,143,454	10.00%	9.30%	9.60%	13.00%	13.00%
25 to 34 years	20,120,529	19,771,195	39,891,724	14.60%	13.80%	14.20%	19.10%	32.10%
35 to 44 years	22,447,798	22,700,729	45,148,527	16.30%	15.80%	16.00%	21.60%	53.60%
45 to 54 years	18,497,230	19,180,722	37,677,952	13.40%	13.40%	13.40%	18.00%	71.70%
55 to 64 years	11,645,356	12,629,328	24,274,684	8.40%	8.80%	8.60%	11.60%	83.30%
65 to 74 years	8,303,274	10,087,712	18,390,986	6.00%	7.00%	6.50%	8.80%	92.10%
75 to 84 years	4,879,353	7,481,827	12,361,180	3.50%	5.20%	4.40%	5.90%	98.00%
85 years and over	1,226,998	3,012,589	4,239,587	0.90%	2.10%	1.50%	2.00%	100.00%
Total population	138,053,563	143,368,343	281,421,906	100.00%	100.00%	100.00%	100.00%	

SOURCE:

http://factfinder.census.gov/servlet/QTTTable?_bm=y&-geo_id=01000US&-qr_name=DEC_2000_SF1_U_QTP1&-ds_name=DEC_2000_SF1_U&-lang=en&-caller=geoselect&-state=qt&-format=

See Also:

<http://bruessard.com>

Table 10.92: Voter Turnout by State for the 2008 USA Presidential Election					
State	Total U.S. Citizens Who Are of Voting Age	Total U.S. Citizens Who Are Registered and Eligible to Vote	Total U.S. Citizens Who Voted	Percent Registered to Vote (Citizen 18+)	Percent Registered Who Voted (Citizen 18+)
Alabama	3,404,000	2,438,000	2,126,000	71.60%	62.50%
Alaska	468,000	345,000	304,000	73.70%	65.00%
Arizona	4,169,000	2,874,000	2,497,000	68.90%	59.90%
Arkansas	2,030,000	1,317,000	1,092,000	64.90%	53.80%
California	21,816,000	14,885,000	13,828,000	68.20%	63.40%
Colorado	3,374,000	2,437,000	2,308,000	72.20%	68.40%
Connecticut	2,396,000	1,761,000	1,610,000	73.50%	67.20%
Delaware	606,000	447,000	408,000	73.80%	67.30%
District of Columbia	413,000	324,000	306,000	78.50%	74.10%
Florida	12,462,000	8,774,000	7,951,000	70.40%	63.80%
Georgia	6,515,000	4,624,000	4,183,000	71.00%	64.20%
Hawaii	883,000	522,000	457,000	59.10%	51.80%
Idaho	1,049,000	723,000	644,000	68.90%	61.40%
Illinois	8,681,000	6,151,000	5,436,000	70.90%	62.60%
Indiana	4,562,000	3,105,000	2,758,000	68.10%	60.50%
Iowa	2,137,000	1,630,000	1,501,000	76.30%	70.20%
Kansas	1,926,000	1,343,000	1,219,000	69.70%	63.30%
Kentucky	3,094,000	2,259,000	1,952,000	73.00%	63.10%
Louisiana	3,056,000	2,393,000	2,149,000	78.30%	70.30%
Maine	1,005,000	801,000	716,000	79.70%	71.20%
Maryland	3,824,000	2,828,000	2,611,000	74.00%	68.30%
Massachusetts	4,533,000	3,293,000	3,044,000	72.60%	67.20%
Michigan	7,176,000	5,531,000	4,865,000	77.10%	67.80%
Minnesota	3,678,000	2,931,000	2,759,000	79.70%	75.00%
Mississippi	2,064,000	1,589,000	1,439,000	77.00%	69.70%
Missouri	4,326,000	3,224,000	2,846,000	74.50%	65.80%
Montana	724,000	516,000	473,000	71.30%	65.30%
Nebraska	1,253,000	939,000	844,000	74.90%	67.40%

State	Total U.S. Citizens Who Are of Voting Age	Total U.S. Citizens Who Are Registered and Eligible to Vote	Total U.S. Citizens Who Voted	Percent Registered to Vote (Citizen 18+)	Percent Registered Who Voted (Citizen 18+)
Nevada	1,714,000	1,147,000	1,027,000	66.90%	59.90%
New Hampshire	994,000	756,000	708,000	76.10%	71.20%
New Jersey	5,675,000	4,022,000	3,637,000	70.90%	64.10%
New Mexico	1,352,000	937,000	846,000	69.30%	62.60%
New York	12,849,000	8,458,000	7,559,000	65.80%	58.80%
North Carolina	6,477,000	4,902,000	4,370,000	75.70%	67.50%
North Dakota	476,000	399,000	321,000	83.80%	67.40%
Ohio	8,367,000	6,108,000	5,483,000	73.00%	65.50%
Oklahoma	2,566,000	1,798,000	1,507,000	70.10%	58.70%
Oregon	2,687,000	1,961,000	1,818,000	73.00%	67.70%
Pennsylvania	9,206,000	6,451,000	5,747,000	70.10%	62.40%
Rhode Island	752,000	568,000	507,000	75.50%	67.40%
South Carolina	3,202,000	2,385,000	2,100,000	74.50%	65.60%
South Dakota	575,000	442,000	390,000	76.90%	67.80%
Tennessee	4,529,000	2,921,000	2,516,000	64.50%	55.60%
Texas	15,040,000	10,123,000	8,435,000	67.30%	56.10%
Utah	1,768,000	1,056,000	939,000	59.70%	53.10%
Vermont	476,000	345,000	308,000	72.50%	64.70%
Virginia	5,316,000	3,950,000	3,650,000	74.30%	68.70%
Washington	4,600,000	3,299,000	3,073,000	71.70%	66.80%
West Virginia	1,387,000	917,000	741,000	66.10%	53.40%
Wisconsin	4,053,000	3,095,000	2,887,000	76.40%	71.20%
Wyoming	389,000	270,000	250,000	69.40%	64.30%
UNITED STATES TOTAL	206,072,000	146,311,000	131,144,000	71.00%	63.60%
SOURCES:					
http://www.census.gov/hhes/www/socdemo/voting/publications/p20/2008/Table%2004a.xls					
http://www.census.gov/hhes/www/socdemo/voting/publications/p20/2008/tables.html					

State	Total U.S. Citizens Who Are of Voting Age	Total U.S. Citizens Who Are Registered and Eligible to Vote	Total U.S. Citizens Who Voted	Percent Registered to Vote (Citizen 18+)	Percent Registered Who Voted (Citizen 18+)
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See Also:

<http://bruessard.com>

Table 10.93: USA National Unemployment Trends, 1976 to 2009			
Year	Unemployment Rate	President	President's Status in Office
1976	7.7	Ford	Carter elected November 1976
1977	7.1	Carter	Carter sworn into office January 1977
1978	6.1	Carter	
1979	5.8	Carter	
1980	7.1	Carter	Reagan elected November 1980
1981	7.6	Reagan	Reagan sworn into office January 1981
1982	9.7	Reagan	
1983	9.6	Reagan	
1984	7.5	Reagan	
1985	7.2	Reagan	
1986	7	Reagan	
1987	6.2	Reagan	
1988	5.5	Reagan	Bush, Sr. elected November 1988
1989	5.3	Bush, Sr.	Bush, Sr. sworn into office January 1989
1990	5.6	Bush, Sr.	
1991	6.8	Bush, Sr.	
1992	7.5	Bush, Sr.	Clinton elected November 1992
1993	6.9	Clinton	Clinton sworn into office January 1993
1994	6.1	Clinton	
1995	5.6	Clinton	
1996	5.4	Clinton	
1997	4.9	Clinton	
1998	4.5	Clinton	
1999	4.2	Clinton	
2000	4	Clinton	Bush, Jr. elected November 2000
2001	4.7	Bush, Jr	Bush, Jr. sworn into office January 2001
2002	5.8	Bush, Jr	
2003	6	Bush, Jr	
2004	5.5	Bush, Jr	
2005	5.1	Bush, Jr	
2006	4.6	Bush, Jr	
2007	4.6	Bush, Jr	
Q1-2008	5	Bush, Jr	

Year	Unemployment Rate	President	President's Status in Office
Q2-2008	5.3	Bush, Jr	
Q3-2008	6	Bush, Jr	
Q4-2008	6.9	Bush, Jr	Obama elected November 2008
Q1-2009	8.2	Obama	Obama sworn into office January 2009
Q2-2009	9.3	Obama	
Q3-2009	9.7	Obama	
Q4-2009	10	Obama	
Q1-2010	9.7	Obama	
Q2-2010	9.6	Obama	
Q3-2010	9.6	Obama	
Q4-2010	9.6	Obama	
Q1-2011	8.9	Obama	
Q2-2011	9.1	Obama	

SOURCES:
<http://bls.gov/cps/cpsaat1.pdf>
<ftp://ftp.bls.gov/pub/suppl/empsit.cpseed1.txt>
<http://data.bls.gov/timeseries/LNS14000000>

See Also:

<http://bruessard.com>

Table 10.94: USA National Deficit and National Debt Trends, 1980 to 2009

Year-over-Year Comparisons							
President	Fiscal Year (Begins on October 1 and Ends on September 30)	Expenditures (-)	Revenues (+)	Yearly Federal Deficit (-) or Surplus (+)	Cumulative National Debt	Year-over -Year Percent Change in National Debt	Year-over-Year Dollar Change in National Debt
Carter	1980	\$590,941,000	\$517,112,000	(\$73,829,000)	\$907,701,000,000		
Reagan	1981	\$678,241,000	\$599,272,000	(\$78,969,000)	\$997,855,000,000	9.90%	90,154,000,000
Reagan	1982	\$745,743,000	\$617,766,000	(\$127,977,000)	\$1,142,034,000,000	14.40%	144,179,000,000
Reagan	1983	\$808,364,000	\$600,562,000	(\$207,802,000)	\$1,377,210,000,000	20.60%	235,176,000,000
Reagan	1984	\$851,805,000	\$666,438,000	(\$185,367,000)	\$1,572,266,000,000	14.20%	195,056,000,000
Reagan	1985	\$946,344,000	\$734,037,000	(\$212,307,000)	\$1,823,103,000,000	16.00%	250,837,000,000
Reagan	1986	\$990,382,000	\$769,155,000	(\$221,227,000)	\$2,125,302,616,658	16.60%	302,199,616,658
Reagan	1987	\$1,004,017,000	\$854,288,000	(\$149,729,000)	\$2,350,276,890,953	10.60%	224,974,274,295
Reagan	1988	\$1,064,416,000	\$909,238,000	(\$155,178,000)	\$2,602,337,712,041	10.70%	252,060,821,088
Bush, Sr.	1989	\$1,143,744,000	\$991,105,000	(\$152,639,000)	\$2,857,430,960,187	9.80%	255,093,248,146
Bush, Sr.	1990	\$1,253,007,000	\$1,031,972,000	(\$221,035,000)	\$3,233,313,451,777	13.20%	375,882,491,590
Bush, Sr.	1991	\$1,324,234,000	\$1,054,996,000	(\$269,238,000)	\$3,665,303,351,697	13.40%	431,989,899,920
Bush, Sr.	1992	\$1,381,543,000	\$1,091,223,000	(\$290,320,000)	\$4,064,620,655,522	10.90%	399,317,303,825
Clinton	1993	\$1,409,392,000	\$1,154,341,000	(\$255,051,000)	\$4,411,488,883,139	8.50%	346,868,227,618
Clinton	1994	\$1,461,766,000	\$1,258,579,000	(\$203,187,000)	\$4,692,749,910,013	6.40%	281,261,026,874
Clinton	1995	\$1,515,753,000	\$1,351,801,000	(\$163,952,000)	\$4,973,982,900,709	6.00%	281,232,990,696
Clinton	1996	\$1,560,486,000	\$1,453,055,000	(\$107,431,000)	\$5,224,810,939,136	5.00%	250,828,038,426
Clinton	1997	\$1,601,124,000	\$1,579,240,000	(\$21,884,000)	\$5,413,146,011,397	3.60%	188,335,072,262
Clinton	1998	\$1,652,463,000	\$1,721,733,000	\$69,270,000	\$5,526,193,008,898	2.10%	113,046,997,500
Clinton	1999	\$1,701,849,000	\$1,827,459,000	\$125,610,000	\$5,656,270,901,615	2.40%	130,077,892,718
Clinton	2000	\$1,788,957,000	\$2,025,198,000	\$236,241,000	\$5,674,178,209,887	0.30%	17,907,308,271
Bush, Jr	2001	\$1,862,906,000	\$1,991,142,000	\$128,236,000	\$5,807,463,412,200	2.30%	133,285,202,313
Bush, Jr	2002	\$2,010,907,000	\$1,853,149,000	(\$157,758,000)	\$6,228,235,965,597	7.20%	420,772,553,397
Bush, Jr	2003	\$2,159,906,000	\$1,782,321,000	(\$377,585,000)	\$6,783,231,062,744	8.90%	554,995,097,146
Bush, Jr	2004	\$2,292,853,000	\$1,880,126,000	(\$412,727,000)	\$7,379,052,696,330	8.80%	595,821,633,587
Bush, Jr	2005	\$2,471,971,000	\$2,153,625,000	(\$318,346,000)	\$7,932,709,661,724	7.50%	553,656,965,393
Bush, Jr	2006	\$2,655,057,000	\$2,406,876,000	(\$248,181,000)	\$8,506,973,899,215	7.20%	574,264,237,492
Bush, Jr	2007	\$2,728,702,000	\$2,568,001,000	(\$160,701,000)	\$9,007,653,372,262	5.90%	500,679,473,047
Bush, Jr	2008	\$2,982,554,000	\$2,523,999,000	(\$458,555,000)	\$10,024,724,896,912	11.30%	1,017,071,524,650
Obama	2009	\$3,517,681,000	\$2,104,995,000	(\$1,412,686,000)	\$11,909,829,003,512	18.80%	1,885,104,106,599
Administration-over-Administration Comparisons							
Carter's Final Fiscal Year	1980				\$907,701,000,000		
Reagan's Final Fiscal Year	1988				\$2,602,337,712,041	186.70%	1,694,636,712,041
Bush, Sr.'s Final Fiscal Year	1992				\$4,064,620,655,522	56.20%	1,462,282,943,481
Clinton's Final Fiscal Year	2000				\$5,674,178,209,887	39.60%	1,609,557,554,365
Bush, Jr.'s Final Fiscal Year	2008				\$10,024,724,896,912	76.70%	4,350,546,687,026
Estimate for Obama's Fourth Fiscal Year	2012 estimate				\$16,335,662,000,000	63.00%	6,310,937,103,088

SOURCE FOR EXPENDITURES AND REVENUE (YEARLY SURPLUS OR DEFICIT):

<http://www.qpoaccess.gov/usbudget/fy11/sheets/hist01z1.xls>

President	Fiscal Year (Begins on October 1 and Ends on September 30)	Expenditures (-)	Revenues (+)	Yearly Federal Deficit (-) or Surplus (+)	Cumulative National Debt	Year-over- Year Percent Change in National Debt	Year-over-Year Dollar Change in National Debt
SOURCES FOR NATIONAL DEBT http://www.gpoaccess.gov/usbudget/fy11/sheets/hist07z1.xls http://treasurydirect.gov/govt/reports/pd/mspd/mspd.htm							

See Also:

<http://bruessard.com>

Table 10.95: USA Federal Budgets, 1998 to 2009

FEDERAL GOVERNMENT REVENUE (IN BILLIONS)	FY1998	FY1999	FY2000	FY2001	FY2002	FY2003	FY2004	FY2005	FY2006	FY2007	FY2008	FY2009	% 2009 Revenue	Cumulative 2009 % of Revenue	% Change in Revenue 1998 to 2009	Cumulative 2009 \$ Revenue	\$ Change in Revenue 1998 to 2009
President	Clinton	Clinton	Clinton	Bush, Jr	Bush, Jr	Bush, Jr	Bush, Jr	Bush, Jr	Bush, Jr	Bush, Jr	Bush, Jr	Obama					
Income Taxes	\$1,017.30	\$1,064.20	\$1,211.70	\$1,145.40	\$1,006.40	\$925.50	\$998.30	\$1,205.50	\$1,397.80	\$1,533.70	\$1,450.10	\$1,053.50	50.05%	50.05%	3.60%	\$1,053.50	\$36.20
Social Insurance Taxes	\$563.10	\$603.20	\$643.80	\$685.00	\$692.00	\$704.40	\$724.80	\$785.50	\$829.20	\$861.10	\$891.60	\$882.60	41.93%	91.98%	56.70%	\$1,936.10	\$319.50
Ad-valorem Taxes	\$108.30	\$125.70	\$128.60	\$125.90	\$122.20	\$128.90	\$134.90	\$141.70	\$132.60	\$140.20	\$140.20	\$126.20	6.00%	97.97%	16.50%	\$2,062.30	\$17.90
Business and Other Revenue	\$31.50	\$33.00	\$39.70	\$33.50	\$30.80	\$28.80	\$26.50	\$26.00	\$36.60	\$38.60	\$40.20	\$40.80	1.94%	99.91%	29.50%	\$2,103.10	\$9.30
Balance	\$1.80	\$1.50	\$1.70	\$1.60	\$1.70	\$1.60	\$1.70	\$1.80	\$1.90	\$2.00	\$2.00	\$1.90	0.09%	100.00%	5.60%	\$2,105.00	\$0.10
Fees and Charges	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	100.00%	0.00%	\$2,105.00	\$0.00
Total Revenue (Trillions)	\$1,722.00	\$1,827.60	\$2,025.50	\$1,991.40	\$1,853.40	\$1,782.50	\$1,880.30	\$2,153.90	\$2,407.30	\$2,568.00	\$2,524.00	\$2,105.00	100.00%		22.20%		\$383.00
Year-over-Year % Change in Revenue		6.13%	10.83%	-1.68%	-6.93%	-3.83%	5.49%	14.55%	11.76%	6.68%	-1.71%	-16.60%					
FEDERAL GOVERNMENT SPENDING (IN BILLIONS)	FY1998	FY1999	FY2000	FY2001	FY2002	FY2003	FY2004	FY2005	FY2006	FY2007	FY2008	FY2009	% 2009 Spending	Cumulative 2009 % of Spending	% Change in Spending 1998 to 2009	Cumulative 2009 \$ Spending	\$ Change in Spending 1998 to 2009
President	Clinton	Clinton	Clinton	Bush, Jr	Bush, Jr	Bush, Jr	Bush, Jr	Bush, Jr	Bush, Jr	Bush, Jr	Bush, Jr	Obama					
Defense	\$323.10	\$333.20	\$358.70	\$366.30	\$421.80	\$483.20	\$452.60	\$600.10	\$621.20	\$652.60	\$729.60	\$794.00	22.57%	22.57%	145.70%	\$794.00	\$470.90
Health care	\$324.30	\$331.50	\$351.60	\$389.70	\$427.40	\$469.00	\$509.50	\$549.30	\$582.60	\$641.80	\$671.40	\$764.40	21.73%	44.30%	135.70%	\$1,558.40	\$440.10
Pensions	\$422.50	\$431.50	\$453.90	\$480.90	\$502.70	\$517.50	\$537.40	\$564.70	\$590.60	\$636.10	\$668.70	\$738.60	21.00%	65.30%	74.80%	\$2,297.00	\$316.10
Welfare	\$159.60	\$165.50	\$171.40	\$183.00	\$223.60	\$242.40	\$237.80	\$245.50	\$249.60	\$254.20	\$313.40	\$406.90	11.57%	76.87%	154.90%	\$2,703.90	\$247.30
Other Spending (See details below)	\$46.10	\$69.00	\$79.90	\$72.70	\$72.10	\$77.00	\$75.50	\$94.40	\$126.30	\$71.10	\$99.30	\$377.20	10.72%	87.59%	718.20%	\$3,081.10	\$331.10
Interest	\$241.10	\$229.80	\$222.90	\$206.20	\$170.90	\$153.10	\$160.20	\$184.00	\$226.60	\$237.10	\$252.80	\$186.90	5.31%	92.90%	-22.5%	\$3,268.00	(\$54.20)
Education	\$55.90	\$56.30	\$60.00	\$63.70	\$77.90	\$90.60	\$96.40	\$106.40	\$127.70	\$102.00	\$101.80	\$90.80	2.58%	95.48%	62.40%	\$3,358.80	\$34.90
Transportation	\$40.30	\$42.50	\$46.90	\$54.40	\$61.80	\$67.10	\$64.60	\$67.90	\$70.20	\$72.90	\$77.60	\$84.30	2.40%	97.88%	109.20%	\$3,443.10	\$44.00
Protection	\$23.40	\$28.50	\$28.50	\$30.20	\$35.10	\$35.30	\$45.60	\$40.00	\$41.00	\$41.20	\$47.10	\$51.50	1.46%	99.34%	120.10%	\$3,494.60	\$28.10
General Government	\$16.40	\$16.30	\$15.40	\$16.10	\$17.80	\$24.90	\$23.50	\$19.90	\$19.60	\$19.80	\$20.80	\$23.00	0.65%	100.00%	40.20%	\$3,517.60	\$6.60
Total Spending (Trillions)	\$1,652.70	\$1,702.00	\$1,789.20	\$1,863.20	\$2,011.20	\$2,160.10	\$2,293.00	\$2,472.20	\$2,655.40	\$2,728.90	\$2,982.60	\$3,517.70	100.00%		112.80%		\$1,865.00
Year-over-Year % Change in Spending		0.03	0.05	0.04	0.08	0.07	0.06	0.08	0.07	0.03	0.09	0.18					
FEDERAL GOVERNMENT SUMMARIES (IN BILLIONS)	FY1998	FY1999	FY2000	FY2001	FY2002	FY2003	FY2004	FY2005	FY2006	FY2007	FY2008	FY2009	% 2009 Net Revenue	Cumulative 2009 % of Net Revenue	% Change in Net Revenue 1998 to 2009	Cumulative 2009 \$ Net Revenue	\$ Change in Net Revenue 1998 to 2009
President	Clinton	Clinton	Clinton	Bush, Jr	Bush, Jr	Bush, Jr	Bush, Jr	Bush, Jr	Bush, Jr	Bush, Jr	Bush, Jr	Obama					
Yearly Federal Deficit (Billions) + Surplus / - Deficit	\$69.30	\$125.60	\$236.30	\$128.20	(\$157.80)	(\$377.60)	(\$412.70)	(\$318.30)	(\$248.10)	(\$160.90)	(\$458.60)	(\$1,412.70)			-2138.5%		(\$1,343.40)
Cumulative National Debt (Trillions)	\$5,526.20	\$5,656.30	\$5,674.20	\$5,807.50	\$6,228.20	\$6,783.20	\$7,379.10	\$7,932.70	\$8,507.00	\$9,007.70	\$9,986.10	\$11,875.90			114.90%		\$6,349.70
Year-Over-Year % Change National Debt		2.35%	0.32%	2.35%	7.24%	8.91%	8.78%	7.50%	7.24%	5.89%	10.86%	18.92%					
Ratio of Spending to Revenue	95.98%	93.13%	88.33%	93.56%	108.51%	121.18%	121.95%	114.78%	110.31%	106.27%	118.17%	167.11%					
Other Spending Details, 1998 to 2009																	
Other Spending Details	FY1998	FY1999	FY2000	FY2001	FY2002	FY2003	FY2004	FY2005	FY2006	FY2007	FY2008	FY2009	% 2009 Spending	Cumulative 2009 % of Spending	% Change in Spending 1998 to 2009		\$ Change in Spending 1998 to 2009
President	Clinton	Clinton	Clinton	Bush, Jr	Bush, Jr	Bush, Jr	Bush, Jr	Bush, Jr	Bush, Jr	Bush, Jr	Bush, Jr	Obama					
Economic affairs n.e.c.	\$0.20	\$4.80	\$7.30	\$5.00	\$7.40	\$11.90	\$8.70	\$10.90	\$8.80	(\$3.60)	\$10.40	\$153.50	40.67%	40.67%	76650.00%		\$153.30
Housing development	(\$2.90)	\$0.40	(\$3.30)	(\$1.20)	(\$7.00)	(\$4.60)	\$2.70	(\$0.90)	(\$0.60)	(\$5.00)	\$0.00	\$99.80	26.44%	67.12%	3541.40%		\$102.70
Agriculture, forestry, fishing and hunting	\$15.00	\$26.20	\$39.70	\$29.60	\$25.70	\$25.90	\$19.40	\$31.50	\$31.50	\$23.30	\$24.10	\$28.10	7.45%	74.56%	87.30%		\$13.10
Community development	\$9.80	\$11.90	\$10.60	\$11.80	\$13.00	\$18.90	\$15.80	\$26.30	\$54.50	\$29.60	\$24.00	\$27.70	7.34%	81.90%	182.70%		\$17.90
General economic, commercial and labour	(\$4.40)	(\$5.30)	(\$3.10)	(\$1.60)	(\$1.00)	(\$1.40)	(\$2.00)	(\$1.40)	(\$1.10)	(\$1.50)	\$18.80	\$22.60	5.99%	87.89%	613.60%		\$27.00
Basic research	\$12.90	\$12.40	\$12.40	\$13.20	\$13.50	\$12.90	\$14.60	\$14.80	\$14.50	\$15.30	\$17.20	\$18.40	4.88%	92.77%	42.60%		\$5.50
Protection of biodiversity and landscape	\$6.20	\$6.40	\$6.80	\$7.10	\$9.80	\$9.70	\$9.80	\$6.20	\$7.80	\$9.60	\$8.70	\$9.80	2.60%	95.36%	58.10%		\$3.60
Pollution abatement	\$6.40	\$6.90	\$7.40	\$7.60	\$7.60	\$8.20	\$8.50	\$8.10	\$8.60	\$8.40	\$8.10	\$8.30	2.20%	97.56%	29.70%		\$1.90
Water supply	\$4.70	\$4.70	\$5.10	\$5.20	\$5.60	\$5.50	\$5.60	\$5.70	\$8.00	\$5.10	\$6.10	\$8.10	2.15%	99.71%	72.30%		\$3.40
Recreational and sporting services	\$2.10	\$2.70	\$2.60	\$2.30	\$2.80	\$2.90	\$3.00	\$3.00	\$3.10	\$3.00	\$3.20	\$3.60	0.95%	100.66%	71.40%		\$1.50
Mining, manufacturing and construction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	100.66%	0.00%		\$0.00
Other industries	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	100.66%	0.00%		\$0.00
R&D Economic affairs	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	100.66%	0.00%		\$0.00
Waste management	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	100.66%	0.00%		\$0.00
Waste water management	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	100.66%	0.00%		\$0.00
R&D Environmental protection	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	100.66%	0.00%		\$0.00
Environmental protection n.e.c.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	100.66%	0.00%		\$0.00
Street lighting	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	100.66%	0.00%		\$0.00
R&D Housing and community amenities	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	100.66%	0.00%		\$0.00
Housing and community amenities n.e.c.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	100.66%	0.00%		\$0.00
Cultural services	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	100.66%	0.00%		\$0.00
Broadcasting and publishing services	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	100.66%	0.00%		\$0.00
Religious and other community services	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	100.66%	0.00%		\$0.00
R&D Recreation, culture and religion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	100.66%	0.00%		\$0.00
Recreation, culture and religion n.e.c.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	100.66%	0.00%		\$0.00
R&D General public services	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	100.66%	0.00%		\$0.00

Transfers of a general character between	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	100.66%	0.00%		\$0.00
Fuel and energy	(\$3.30)	(\$2.20)	(\$5.30)	(\$7.20)	(\$4.50)	(\$5.80)	(\$5.30)	(\$5.70)	(\$6.50)	(\$7.60)	(\$17.70)	(\$0.50)	-0.13%	100.53%	-84.8%		\$2.80
Communication	\$0.30	\$1.10	\$2.10	\$2.40	\$0.20	(\$5.20)	(\$4.10)	(\$1.20)	(\$1.00)	(\$3.20)	(\$3.10)	(\$1.00)	-0.26%	100.26%	-433.3%		(\$1.30)
General public services n.e.c.	(\$0.90)	(\$0.90)	(\$2.40)	(\$1.80)	(\$0.80)	(\$1.90)	(\$1.10)	(\$2.90)	(\$1.40)	(\$2.30)	(\$0.50)	(\$1.00)	-0.26%	100.00%	11.10%		(\$0.10)
Total Other Spending Details (Billions)	\$46.10	\$69.10	\$79.90	\$72.40	\$72.30	\$77.00	\$75.60	\$94.40	\$126.20	\$71.10	\$99.30	\$377.40	100.00%		718.70%		\$331.30
Year-Over-Year % Change Total Other Spending		49.89%	15.63%	-9.39%	-0.14%	6.50%	-1.82%	24.87%	33.69%	-43.66%	39.66%	280.06%					

SOURCE FOR FEDERAL REVENUE:

http://usgovernmentrevenue.com/download_gr.php

SOURCE FOR FEDERAL EXPENDITURES:

http://usgovernmentspending.com/download_qs.php

SEE ALSO:

<http://www.bea.gov/national/nipaweb/TableView.asp?SelectedTable=86&ViewSeries=NO&Java=no&Request3Place=N&3Place=N&FromView=YES&Freq=Year&FirstYear=1998&LastYear=2010&3Place=N&Update=Update&JavaBox=no>

<http://www.bea.gov/national/nipaweb/Index.asp>

See Also:

<http://bruessard.com>

Table 10.96: Foreign Ownership of USA Debt, November 2009		
Country (Billions Held)	Nov 2009 as Compiled 01–19–2010	Percent
China, Mainland	\$789,600,000,000	21.90%
Japan	\$757,300,000,000	21.10%
United Kingdom	\$277,500,000,000	7.70%
Oil Exporters	\$187,700,000,000	5.20%
Caribbean Banking Centers	\$179,800,000,000	5.00%
Brazil	\$157,100,000,000	4.40%
Hong Kong	\$146,200,000,000	4.10%
Russia	\$128,100,000,000	3.60%
Luxembourg	\$91,700,000,000	2.50%
Taiwan	\$78,400,000,000	2.20%
Switzerland	\$75,800,000,000	2.10%
Germany	\$53,600,000,000	1.50%
France	\$47,500,000,000	1.30%
Canada	\$46,600,000,000	1.30%
Korea, South	\$39,100,000,000	1.10%
Ireland	\$38,800,000,000	1.10%
Singapore	\$36,400,000,000	1.00%
Thailand	\$31,700,000,000	0.90%
India	\$31,600,000,000	0.90%
Turkey	\$29,600,000,000	0.80%
Norway	\$26,200,000,000	0.70%
Mexico	\$26,200,000,000	0.70%
Egypt	\$25,300,000,000	0.70%
Netherlands	\$20,300,000,000	0.60%
Sweden	\$19,400,000,000	0.50%
Italy	\$19,100,000,000	0.50%
Israel	\$16,600,000,000	0.50%
Colombia	\$15,600,000,000	0.40%
Belgium	\$15,300,000,000	0.40%
Chile	\$12,200,000,000	0.30%
Philippines	\$12,200,000,000	0.30%

Australia	\$11,500,000,000	0.30%
Malaysia	\$11,100,000,000	0.30%
All Other	\$142,300,000,000	4.00%
Grand Total Foreign Holders	\$3,597,400,000,000	100.00%
Total National Debt	\$11,909,829,003,512	30.20%
SOURCES:		
http://www.treasury.gov/resource-center/data-chart-center/tic/Documents/mfh.txt		
http://www.treasury.gov/resource-center/data-chart-center/tic/Pages/index.aspx		

See Also:

<http://bruessard.com>

Table 10.97: Major Pieces of Financial Legislation Sponsored by President Bush, Jr. and President Obama							
Legislation	Action Initiated By	Date Effective or Signed into Law	Budgetary Impact Time Frame	President Bush, Jr.: Long-term Estimated Budgetary Impact (+ Increase or - Decrease)	President Obama: Long-term Estimated Budgetary Impact (+ Increase or - Decrease) ¹	Official Comment	Source
Economic Growth and Tax Relief Reconciliation Act of 2001, Public Law 107-16	Bush	06/07/2001	2001-2011 period	\$1,253,443,000,000.00		The Congressional Budget Office (CBO) and the Joint Committee on Taxation (JCT) estimate that governmental receipts would decrease by \$1.26 trillion over the 2001-2011 period.	http://www.cbo.gov/doc.cfm?index=2867&type=0
Job Creation and Worker Assistance Act of 2002, Public Law 107-147	Bush	03/09/2002	2002-2012 period	\$41,647,000,000.00		In total, Public Law 107-147 will reduce total surpluses by an estimated \$41.6 billion over the 2002-2012 period.	http://www.cbo.gov/ftpdocs/34xx/doc3416/hr3090.pdf
Farm Security and Rural Investment Act of 2002, Public Law 107-171	Bush	05/13/2002	2002-2012 period	\$87,278,000,000.00		CBO estimates this law will increase direct spending for these programs by \$87.3 billion over the 2002-2012 period.	http://www.cbo.gov/doc.cfm?index=3468&type=0
Authorization for Use of Military Force Against Iraq Resolution of 2002, Public Law 107-243	Bush	10/16/2002	2001-2011 period	\$1,291,500,000,000.00		With passage of the FY2010 supplemental, cumulative war funding totals \$1.12 trillion including \$751 billion for Iraq, \$336 billion for Afghanistan, and \$29 billion for enhanced security	http://www.fas.org/sqp/crs/natsec/RL33110.pdf
Homeland Security Act of 2002, Public Law 107-296	Bush	11/25/2002	2003-2007 period	\$10,583,000,000.00		CBO estimates that implementing S. 2452 would cost about \$11 billion over the 2003-2007 period	http://www.cbo.gov/ftpdocs/37xx/doc3722/s2452sga.pdf
Jobs and Growth Tax Relief Reconciliation Act of 2003, Public Law 108-27	Bush	05/28/2003	2003-2013 period	\$349,669,000,000.00		The Joint Committee on Taxation (JCT) and CBO estimate that H.R. 2 would increase budget deficits by \$349.7 billion over the 2003-2013 period.	http://www.cbo.gov/doc.cfm?index=4249&type=0
Medicare Prescription Drug, Improvement, and Modernization Act, Public Law 108-173	Bush	12/08/2003	2004-2013 period	\$395,000,000,000.00		CBO estimates that enacting this legislation would result in direct spending outlays totaling \$395 billion over the 2004-2013 period. It would also lead to an increase in federal revenues totaling \$0.5 billion over that 10-year period.	http://www.cbo.gov/doc.cfm?index=4808&type=0
American Jobs Creation Act of 2004, Public Law 108-357	Bush	10/22/2004	2005-2014 period	\$349,000,000.00		On balance, H.R. 4520 will increase deficits by an estimated \$350 million over the 2005-2014 period—excluding effects on discretionary spending and debt service (i.e., interest effects).	http://www.cbo.gov/doc.cfm?index=6007&type=0
Energy Policy Act of 2005, Public Law 109-58	Bush	08/08/2005	2005-2014 period	\$13,955,000,000.00		CBO estimates that enactment would increase direct spending by \$1.6 billion over the 2006-2015 period. CBO and the Joint Committee on Taxation estimate that the legislation would reduce revenues by \$12.3 billion over the 2005-2015 period.	http://www.cbo.gov/ftpdocs/65xx/doc6581/hr6prelim.pdf
Tax Relief and Health Care Act of 2006, Public Law 109-432	Bush	12/20/2006	2007-2016 period	\$50,521,000,000.00		The Congressional Budget Office (CBO) and the Joint Committee on Taxation (JCT) estimate that the act will decrease governmental receipts by \$40.0 billion over the 2007-2016 period. CBO and JCT also estimate that the act will increase outlays by \$10.5 billion.	http://www.cbo.gov/doc.cfm?index=7714&type=0

Legislation	Action Initiated By	Date Effective or Signed into Law	Budgetary Impact Time Frame	President Bush, Jr.: Long-term Estimated Budgetary Impact (+ Increase or – Decrease)	President Obama: Long-term Estimated Budgetary Impact (+ Increase or – Decrease) ¹	Official Comment	Source
Stimulus I – Economic Stimulus Act of 2008, Public Law 110–185	Bush	02/13/2008	2008–2018 period	\$125,000,000,000.00		The Congressional Budget Office and the Joint Committee on Taxation (JCT) estimate that, in total, those changes would increase budget deficits (or reduce future surpluses) by a net amount of \$124 billion over the 2008–2018 period.	http://www.cbo.gov/ftpdocs/89xx/doc8973/hr5140pgo.pdf
Housing and Economic Recovery Act of 2008	Bush	07/30/2008	2008–2018 period	\$24,910,000,000.00		CBO and the Joint Committee on Taxation (JCT) estimate that enacting this legislation would increase budget deficits (or reduce future surpluses) by about \$24.9 billion over the 2008–2018 period.	http://www.cbo.gov/ftpdocs/95xx/doc9597/hr3221.pdf
*Federal Reserve Bank of New York – Bailout – AIG	Bush	09/07/2008		\$85,000,000,000.00			http://www.housepdx.com/pdfs/housing/TARP%20Housing%20Expenditures%20as%20of%20October%202010.pdf http://www.treasury.gov/initiatives/financial-stability/briefing-room/reports/agency_reports/Documents/TARP%20Two%20Year%20Retrospective_10%2005%2010_transmittal%20letter.pdf http://www.treasury.gov/initiatives/financial-stability/briefing-room/reports/tarp-transactions/Pages/default.aspx
*Treasury Bailout – Fannie Mae	Bush	09/07/2008		\$44,600,000,000.00	\$40,400,000,000.00		http://www.cbo.gov/ftpdocs/108xx/doc10878/01-13-FannieFreddie.pdf http://www.fhfa.gov/webfiles/19409/Projects_102110.pdf
*Treasury Bailout – Freddie Mac	Bush	09/07/2008		\$15,200,000,000.00	\$47,800,000,000.00		http://www.cbo.gov/ftpdocs/108xx/doc10878/01-13-FannieFreddie.pdf http://www.fhfa.gov/webfiles/19409/Projects_102110.pdf
Emergency Economic Stabilization Act of 2008, Public Law 110–343	Bush	10/03/2008	2009–2018 period	\$99,310,000,000.00		CBO estimates that enacting this legislation would result in outlays totaling \$88.4 billion over the 2009–2018 period—excluding potential additional costs for automobile industry assistance under title VI of the bill...In addition, CBO and the Joint Committee on Taxation (JCT) estimate that enacting this bill would result in a loss of revenues totaling \$10.9 billion over the 2009-2018 period...	http://www.cbo.gov/ftpdocs/99xx/doc9918/SenateStimulusInfrastructureByrdLtr.pdf
*TARP – Bank Bailouts	Bush	10/28/2008		\$193,836,651,000.00	\$11,103,690,320.00		http://www.treasury.gov/about/organizational-structure/offices/Mgt/Documents/OFS%20AFR%2009_24.pdf http://www.treasury.gov/initiatives/financial-stability/briefing-room/reports/agency_reports/Documents/TARP%20Two%20Year%20Retrospective_10%2005%2010_transmittal%20letter.pdf

Legislation	Action Initiated By	Date Effective or Signed into Law	Budgetary Impact Time Frame	President Bush, Jr.: Long-term Estimated Budgetary Impact (+ Increase or – Decrease)	President Obama: Long-term Estimated Budgetary Impact (+ Increase or – Decrease) ¹	Official Comment	Source
							http://www.treasury.gov/initiatives/financial-stability/briefing-room/reports/tarp-transactions/Pages/default.aspx
*TARP – AIG Bailout	Bush	11/25/2008		\$40,000,000,000.00	\$37,335,000,000.00		http://www.treasury.gov/about/organizational-structure/offices/Mgt/Documents/OFS%20AFR%2009_24.pdf http://www.treasury.gov/initiatives/financial-stability/briefing-room/reports/agency_reports/Documents/TARP%20Two%20Year%20Retrospective_10%2005%2010_transmittal%20letter.pdf http://www.treasury.gov/initiatives/financial-stability/briefing-room/reports/tarp-transactions/Pages/default.aspx
*TARP – Automotive Bailouts	Bush	12/29/2008		\$19,784,024,131.00	\$45,270,908,420.00		http://www.treasury.gov/about/organizational-structure/offices/Mgt/Documents/OFS%20AFR%2009_24.pdf http://www.treasury.gov/initiatives/financial-stability/briefing-room/reports/agency_reports/Documents/TARP%20Two%20Year%20Retrospective_10%2005%2010_transmittal%20letter.pdf http://www.treasury.gov/initiatives/financial-stability/briefing-room/reports/tarp-transactions/Pages/default.aspx
*TARP – GMAC (ALLY)	Bush	12/29/2008		\$5,000,000,000.00	\$11,290,000,000.00		http://www.treasury.gov/about/organizational-structure/offices/Mgt/Documents/OFS%20AFR%2009_24.pdf http://www.treasury.gov/initiatives/financial-stability/briefing-room/reports/agency_reports/Documents/TARP%20Two%20Year%20Retrospective_10%2005%2010_transmittal%20letter.pdf http://www.treasury.gov/initiatives/financial-stability/briefing-room/reports/tarp-transactions/Pages/default.aspx
Children's Health Insurance Program Reauthorization Act of 2009	Bush	02/04/2009	2009–2019 period		(\$1,000,000,000.00)	CBO and the Joint Committee on Taxation (JCT) estimate that H.R. 2 will reduce federal budget deficits by \$1.0 billion over the 2009–2019 period.	http://www.cbo.gov/ftpdocs/99xx/doc9985/hr2pavgo.pdf
Stimulus II – American Recovery and Reinvestment Act of 2009, Public Law 111–5)	Obama	02/17/2009	2009–2019 period		\$787,000,000,000.00	Combining both spending and revenue effects, CBO estimates that enacting the conference agreement for H.R. 1 would increase federal budget deficits by \$787 billion over the 2009–2019 period.	http://www.cbo.gov/ftpdocs/99xx/doc9989/hr1conference.pdf

Legislation	Action Initiated By	Date Effective or Signed into Law	Budgetary Impact Time Frame	President Bush, Jr.: Long-term Estimated Budgetary Impact (+ Increase or – Decrease)	President Obama: Long-term Estimated Budgetary Impact (+ Increase or – Decrease) ¹	Official Comment	Source
*TARP – Credit Markets: Term Asset-Backed Loan Facility (TALF)	Obama	03/03/2009			\$100,000,000.00		http://www.treasury.gov/about/organizational-structure/offices/Mgt/Documents/OFS%20AFR%2009_24.pdf http://www.treasury.gov/initiatives/financial-stability/briefing-room/reports/agency_reports/Documents/TARP%20Two%20Year%20Retrospective_10%2005%2010_transmittal%20letter.pdf http://www.treasury.gov/initiatives/financial-stability/briefing-room/reports/tarp-transactions/Pages/default.aspx
*TARP – Treasury Housing Programs	Obama	04/13/2009			\$1,123,000,000.00		http://www.treasury.gov/about/organizational-structure/offices/Mgt/Documents/OFS%20AFR%2009_24.pdf http://www.treasury.gov/initiatives/financial-stability/briefing-room/reports/agency_reports/Documents/TARP%20Two%20Year%20Retrospective_10%2005%2010_transmittal%20letter.pdf http://www.treasury.gov/initiatives/financial-stability/briefing-room/reports/tarp-transactions/Pages/default.aspx
Helping Families Save Their Homes Act of 2009, Public Law 111–22	Obama	05/20/2009	2009–2019 period		\$3,110,000,000.00	CBO estimates that S. 896 will increase direct spending by \$3.1 billion over the 2009–2019 period.	http://cbo.gov/ftpdocs/103xx/doc10344/s896paygo.pdf
Cash for Clunkers – Consumer Assistance to Recycle and Save (CARS) Act of 2009, Public Law 111–32	Obama	06/24/2009	2009–2010 period		\$4,000,000,000.00	CBO estimates that implementing this legislation would cost about \$4 billion over the 2009–2010 period, assuming appropriation of the authorized amounts.	http://www.cbo.gov/ftpdocs/103xx/doc10323/hr2751.pdf
*TARP – Credit Markets: Public Private Investment Program (PPIP)	Obama	09/30/2009			\$14,700,000,000.00		http://www.treasury.gov/about/organizational-structure/offices/Mgt/Documents/OFS%20AFR%2009_24.pdf http://www.treasury.gov/initiatives/financial-stability/briefing-room/reports/agency_reports/Documents/TARP%20Two%20Year%20Retrospective_10%2005%2010_transmittal%20letter.pdf http://www.treasury.gov/initiatives/financial-stability/briefing-room/reports/tarp-transactions/Pages/default.aspx
Worker, Homeownership, and Business Assistance Act of 2009, Public Law 111–92	Obama	11/06/2009	2010–2019 period		(\$38,000,000.00)	CBO and JCT estimate that H.R. 3548 will reduce the deficit by \$37 million over the 2010–2019 period.	http://cbo.gov/ftpdocs/108xx/doc10813/hr3548paygo.pdf
Hiring Incentives to Restore Employment (HIRE) Act of 2010, Public Law 111–147	Obama	03/18/2010	2010–2020 period		(\$1,056,000,000.00)	CBO and JCT estimate that the proposed legislation would lead to a net reduction in deficits of \$1.1 billion over the 2010–2020 period	http://cbo.gov/ftpdocs/112xx/doc11230/hr2847.pdf

Legislation	Action Initiated By	Date Effective or Signed into Law	Budgetary Impact Time Frame	President Bush, Jr.: Long-term Estimated Budgetary Impact (+ Increase or – Decrease)	President Obama: Long-term Estimated Budgetary Impact (+ Increase or – Decrease) ¹	Official Comment	Source
*TARP – Credit Markets: SBA 7a Securities Purchase Program	Obama	03/19/2010			\$359,553,565.07		http://www.treasury.gov/about/organizational-structure/offices/Mgt/Documents/OFS%20AFR%2009_24.pdf http://www.treasury.gov/initiatives/financial-stability/briefing-room/reports/agency_reports/Documents/TARP%20Two%20Year%20Retrospective%2010%2005%2010_transmittal%20letter.pdf http://www.treasury.gov/initiatives/financial-stability/briefing-room/reports/tarp-transactions/Pages/default.aspx
Health Care Reform – Patient Protection and Affordable Care Act, Public Law 111–148	Obama	03/23/2010	2010–2019 period		(\$143,000,000,000.00)	CBO and JCT estimate that enacting both pieces of legislation—H.R. 3590 and the reconciliation proposal—would produce a net reduction in federal deficits of \$143 billion over the 2010–2019 period as result of changes in direct spending and revenues.	http://www.cbo.gov/ftpdocs/113xx/doc11379/AmendReconProp.pdf
*TARP – Community Development Capital Initiative (CDCI)	Obama	07/30/2010			\$570,073,000.00		http://www.treasury.gov/about/organizational-structure/offices/Mgt/Documents/OFS%20AFR%2009_24.pdf http://www.treasury.gov/initiatives/financial-stability/briefing-room/reports/agency_reports/Documents/TARP%20Two%20Year%20Retrospective%2010%2005%2010_transmittal%20letter.pdf http://www.treasury.gov/initiatives/financial-stability/briefing-room/reports/tarp-transactions/Pages/default.aspx
Small Business Jobs and Credit Act of 2010, P.L. 111–240	Obama	09/27/2010	2010–2020 period		(\$1,500,000,000.00)	In sum, CBO estimates that the direct spending and revenue effects of the legislation would decrease budget deficits by \$1.5 billion over the 2010–2020 period.	http://cbo.gov/ftpdocs/115xx/doc11595/hr5297_HousePassed.pdf
GRAND TOTAL				\$3,743,165,000,000.00 (trillion)	\$647,516,000,000.00 (billion)		

TABLE 10.97 LEGEND:

* = Grand Total does not reflect these (*) Congressional or Treasury Department bailout entries. If all of the amounts in the table were tallied in the total row, then \$4,146,585,675,131 (trillion) worth of net impacts on federal debt would be attributed to President Bush, Jr. and \$857,568,225,305 (billion and counting) worth of net impacts on federal debt would be attributed to President Obama. Most of the bailout loans are expected to be recovered (<http://www.treasury.gov/initiatives/financial-stability/results/Pages/TarpTracker.aspx>), which does not include recovery of the funds that the Treasury Department used to bailout Fannie Mae and Fred Mac.

NOTE: The amounts in this table are only estimated net federal expenditures only for selected big-ticket pieces of legislation that were sponsored by President Bush, Jr. and President Obama. Please note that the full cost of the Iraq and Afghanistan wars through 2010 were attributed to President Bush because both wars (on terrorism) were started by President Bus, Jr. and the law authorizing those wartime expenditures took effect in 2002. President Obama was obligated to finish the Iraq and Afghanistan wars that were still in progress when he took office.

See Also:

<http://bruessard.com>

Table 10.98: Major Smartphone Players			
Smartphone OS	OS Manufacturer	Estimated Number of Apps as of Early 2011	Apps Location on the Web
iOS	Apple	350,000	http://itunes.apple.com/us/browse
Android	Google	150,000	https://market.android.com/
Symbian	Nokia	43,535	http://store.ovi.com/
BlackBerry	Research in Motion	16,121	http://us.blackberry.com/apps-software/
Windows Phone	Microsoft	8,201	http://www.microsoft.com/windowsphone/en-us/apps/default.aspx
WebOS	Hewlett-Packard	5,760	http://www.palm.com/us/products/software/mobile-applications.html
SOURCE FOR NUMBER OF APPS: http://en.wikipedia.org/wiki/List_of_digital_distribution_platforms_for_mobile_devices			

See Also:

<http://bruessard.com>

Table 10.99: Software Piracy Rate by Region and Country, 2008			
Region	Region's Software Piracy Rate	Worst Offending Country in Region	Country's Software Piracy Rate
Asia Pacific	61%	Bangladesh	92%
Central and Eastern Europe	66%	Georgia	95%
Latin America	65%	Venezuela	86%
Middle East and Africa	59%	Zimbabwe	92%
North America	21%	Puerto Rico	44%
Western Europe	33%	Greece	57%

SOURCE:
<http://www.bsa.org/country/Research%20and%20Statistics/Research%20Papers.aspx>

See Also:

<http://bruessard.com>

Table C.01: Palestine–Israel Population, 1917 to 2004				
Year	Jews Living in Palestine–Israel	Non–Jews Living in Palestine–Israel	Grand Total Living in Palestine–Israel	Non–Jewish Percentage Living in Palestine–Israel
1517~	5,000	295,000	300,000	98.30%
1882	24,000	276,000	300,000	92.00%
1918	60,000	600,000	660,000	90.90%
1931	174,610	861,211	1,035,821	83.10%
1936	384,078	982,614	1,366,692	71.90%
1946	543,000	1,267,037	1,810,037	70.00%
1948*	716,700	156,000	872,700	17.90%
1949	1,013,900	160,000	1,173,900	13.60%
1950	1,203,000	167,100	1,370,100	12.20%
1951	1,404,400	173,400	1,577,800	11.00%
1952	1,450,200	179,300	1,629,500	11.00%
1953	1,483,600	185,800	1,669,400	11.10%
1954	1,526,000	191,800	1,717,800	11.20%
1955	1,590,500	198,600	1,789,100	11.10%
1956	1,667,500	204,900	1,872,400	10.90%
1957	1,762,800	213,200	1,976,000	10.80%
1958	1,810,200	221,500	2,031,700	10.90%
1959	1,858,800	229,900	2,088,700	11.00%
1960	1,911,300	239,100	2,150,400	11.10%
1961	1,981,700	252,500	2,234,200	11.30%
1962	2,068,900	262,900	2,331,800	11.30%
1963	2,155,600	274,500	2,430,100	11.30%
1964	2,239,200	286,400	2,525,600	11.30%
1965	2,299,100	299,300	2,598,400	11.50%
1966	2,344,900	312,500	2,657,400	11.80%
1967	2,383,600	392,700	2,776,300	14.10%
1968	2,434,800	406,300	2,841,100	14.30%
1969	2,506,800	422,700	2,929,500	14.40%
1970	2,582,000	440,100	3,022,100	14.60%
1971	2,662,000	458,700	3,120,700	14.70%

Year	Jews Living in Palestine-Israel	Non-Jews Living in Palestine-Israel	Grand Total Living in Palestine-Israel	Non-Jewish Percentage Living in Palestine-Israel
1972	2,752,700	472,300	3,225,000	14.60%
1973	2,845,000	493,200	3,338,200	14.80%
1974	2,906,900	514,700	3,421,600	15.00%
1975	2,959,400	533,800	3,493,200	15.30%
1976	3,020,400	555,000	3,575,400	15.50%
1977	3,077,300	575,900	3,653,200	15.80%
1978	3,141,200	596,400	3,737,600	16.00%
1979	3,218,400	617,800	3,836,200	16.10%
1980	3,282,700	639,000	3,921,700	16.30%
1981	3,320,300	657,400	3,977,700	16.50%
1982	3,737,200	690,400	4,063,700	17.00%
1983	3,412,500	706,100	4,118,600	17.10%
1984	3,471,700	728,000	4,199,700	17.30%
1985	3,517,200	749,000	4,266,200	17.60%
1986	3,561,400	769,900	4,331,300	17.80%
1987	3,612,900	793,600	4,406,500	18.00%
1988	3,659,000	817,800	4,476,800	18.30%
1989	3,717,700	842,500	4,559,600	18.50%
1990	3,946,700	875,000	4,821,700	18.10%
1991	4,144,600	914,200	5,058,800	18.10%
1992	4,242,500	953,400	5,195,900	18.30%
1993	4,335,200	992,400	5,327,600	18.60%
1994	4,441,100	1,030,400	5,471,500	18.80%
1995	4,522,300	1,090,000	5,612,300	19.40%
1996	4,616,100	1,141,800	5,757,900	19.80%
1997	4,701,600	1,198,400	5,900,000	20.30%
1998	4,785,100	1,256,300	6,041,400	20.80%
1999	4,872,800	1,336,300	6,209,100	21.50%
2000	4,955,400	1,413,900	6,369,300	22.20%
2001**	5,025,000	1,483,800	6,508,800	22.80%
2002	5,094,200	1,536,900	6,631,100	23.20%

Year	Jews Living in Palestine–Israel	Non–Jews Living in Palestine–Israel	Grand Total Living in Palestine–Israel	Non–Jewish Percentage Living in Palestine–Israel
2003	5,165,400	1,583,300	6,748,400	23.50%
2004	5,237,600	1,631,900	6,869,500	23.80%

DATA NOTES:
~Year 1517 = Estimate
*Year 1948 = Majority Arab (non–Jewish) population displaced by Israel’s
**Year 2001 = The data do not include about 150,000 guest workers.

SOURCE:
http://www.jewishvirtuallibrary.org/jsource/Society_&_Culture/israel_palestine_pop.html

See Also:

<http://bruessard.com>

Table C.02: Geography of the Palestinian–Israeli Conflict

Country/ Area	Population	Ethnic groups:	Religion	Languages:	Land Size	Water Size
Israel	7,233,701 (includes about 187,000 Israeli settlers in the West Bank, about 20,000 in the Israeli-occupied Golan Heights, and fewer than 177,000 in East Jerusalem – July 2009 estimate)	<ul style="list-style-type: none"> · Jewish 76.4% (of which Israel-born 67.1%) · Europe/America-born 22.6% · Africa-born 5.9% · Asia-born 4.2% · Non-Jewish 23.6% (mostly Arab) 2004 data 	<ul style="list-style-type: none"> · Jewish 76.4% · Muslim 16% · Arab Christians 1.7% · Other Christian 0.4% · Druze 1.6% · Unspecified 3.9% (2004 data) 	<ul style="list-style-type: none"> · Hebrew (official) · Arabic used officially for Arab minority · English most commonly used foreign language 	21,642 square kilometers (slightly smaller than New Jersey)	430 square kilometers
Gaza Strip	1,551,859 (July 2009 estimate)	Palestinian Arab	<ul style="list-style-type: none"> · Muslim (predominantly Sunni) 99.3% · Christian 0.7% 	<ul style="list-style-type: none"> · Arabic · Hebrew (spoken by many Palestinians) · English (widely understood) 	360 square kilometers (slightly more than twice the size of Washington, DC)	0 square kilometer (bordering the Mediterranean Sea)
West Bank	2,461,267 (in addition, there are about 187,000 Israeli settlers in the West Bank and fewer than 177,000 in East Jerusalem – July 2009 estimate)	<ul style="list-style-type: none"> · Palestinian Arab and other 83% · Jewish 17% 	<ul style="list-style-type: none"> · Muslim 75% (predominantly Sunni) · Jewish 17% · Christian and other 8% 	<ul style="list-style-type: none"> · Arabic · Hebrew (spoken by Israeli settlers and many Palestinians) · English widely understood 	5,640 square kilometers (slightly smaller than Delaware)	220 square kilometers

SOURCES:

<https://www.cia.gov/library/publications/the-world-factbook/geos/is.html>
<https://www.cia.gov/library/publications/the-world-factbook/geos/gz.html>
<https://www.cia.gov/library/publications/the-world-factbook/geos/we.html>

Country/ Area	Population	Ethnic groups:	Religion	Languages:	Land Size	Water Size
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See Also:

<http://bruessard.com>

Table C.03: World Jewish Population by Country				
Country	Country's Total Population	Number of Jews in That Country	% Jewish of That Country's Total Population	Region
Argentina	38,600,000	184,500	0.48%	South America
Australia	20,400,000	103,000	0.50%	South Pacific
Austria	8,200,000	9,000	0.11%	European Union
Azerbaijan	8,400,000	6,800	0.08%	Former Soviet Union in Asia
Bahamas	300,000	300	0.10%	Central America
Belarus	9,800,000	18,200	0.19%	Former Soviet Union Republics
Belgium	10,500,000	31,200	0.00%	European Union
Bolivia	8,900,000	500	<.05%	South America
Bosnia–Herzegovina	3,800,000	500	<.05%	Other East Europe and Balkans
Botswana	1,600,000	100	<.05%	Other Africa
Brazil	184,200,000	96,500	0.05%	South America
Bulgaria	7,700,000	2,000	<.05%	Other East Europe and Balkans
Canada	32,200,000	373,500	1.16%	North America
Chile	16,100,000	20,700	0.13%	South America
China	1,303,700,000	1,500	<.05%	Other Asia
Colombia	46,000,000	3,100	<.05%	South America
Congo D.R.	60,800,000	100	<.05%	Other Africa
Costa Rica	4,300,000	2,500	0.06%	Central America
Croatia	4,400,000	1,700	<.05%	Other East Europe and Balkans
Cuba	11,300,000	500	<.05%	Central America
Czech Republic	10,200,000	4,000	<.05%	Other Western Europe
Denmark	5,400,000	6,400	0.12%	European Union
Dominican Republic	8,900,000	100	<.05%	Central America
Ecuador	13,000,000	900	<.05%	South America
Egypt	74,000,000	100	<.05%	North Africa
El Salvador	6,900,000	100	<.05%	Central America
Estonia	1,300,000	1,900	0.15%	Other Western Europe
Ethiopia	77,400,000	100	<.05%	North Africa
Finland	5,200,000	1,100	<.05%	European Union

Country	Country's Total Population	Number of Jews in That Country	% Jewish of That Country's Total Population	Region
France	60,700,000	491,500	0.81%	European Union
Georgia	4,500,000	3,500	0.08%	Former Soviet Union in Asia
Germany	82,500,000	118,000	0.14%	European Union
Gibraltar	25,000	600	2.40%	Other Western Europe
Greece	11,100,000	4,500	<.05%	European Union
Guatemala	12,700,000	900	<.05%	Central America
Hungary	10,100,000	49,700	0.49%	Other Western Europe
India	1,103,600,000	5,000	<.05%	Other Asia
Iran	69,500,000	10,800	<.05%	Other Asia
Ireland	4,100,000	1,200	<.05%	European Union
Israel	6,750,700	5,313,800	75.20%	Israel & Disputed Territories
Italy	58,700,000	28,600	<.05%	European Union
Jamaica	2,700,000	300	<.05%	Central America
Japan	127,700,000	1,000	<.05%	Other Asia
Kazakhstan	15,100,000	3,700	<.05%	Former Soviet Union in Asia
Kenya	33,800,000	400	<.05%	Other Africa
Korea, South	48,300,000	100	<.05%	Other Asia
Kyrgyzstan	5,200,000	800	<.05%	Former Soviet Union in Asia
Latvia	2,300,000	9,800	0.43%	Other Western Europe
Lithuania	3,400,000	3,200	0.09%	Other Western Europe
Luxembourg	500,000	600	0.12%	European Union
Macedonia	2,000,000	100	<.05%	Other East Europe and Balkans
Mexico	107,000,000	39,800	<.05%	Central America
Moldova	4,200,000	4,600	0.11%	Former Soviet Union Republics
Morocco	30,700,000	3,000	0.01%	North Africa
Namibia	2,000,000	100	<.05%	Other Africa
Netherlands	16,300,000	30,000	0.18%	European Union
Netherlands Antilles	215,000	200	0.09%	Central America
New Zealand	4,100,000	7,000	0.17%	South Pacific
Nigeria	131,500,000	100	<.05%	Other Africa

Country	Country's Total Population	Number of Jews in That Country	% Jewish of That Country's Total Population	Region
Norway	4,600,000	1,200	<.05%	Other Western Europe
Other Africa	345,200,000	300	<.05%	Other Africa
Other Asia	893,411,400	200	<.05%	Other Asia
Other Central America	24,470,000	300	<.05%	Central America
Other South Pacific	8,500,000	100	<.05%	South Pacific
Other Western Europe	1,400,000	100	<.05%	Other Western Europe
Panama	3,200,000	5,000	0.16%	Central America
Paraguay	6,200,000	900	<.05%	South America
Peru	27,900,000	2,200	<.05%	South America
Philippines	84,800,000	100	<.05%	Other Asia
Poland	38,200,000	3,200	<.05%	Other Western Europe
Portugal	10,500,000	500	<.05%	European Union
Puerto Rico	3,900,000	1,500	<.05%	Central America
Romania	21,600,000	10,100	<.05%	Other East Europe and Balkans
Russia	143,000,000	228,000	0.16%	Former Soviet Union Republics
Serbia–Montenegro	10,700,000	1,500	<0.05%	Other East Europe and Balkans
Singapore	4,300,000	300	<0.05%	Other Asia
Slovakia	5,400,000	2,700	0.05%	Other Western Europe
Slovenia	2,000,000	100	<0.05%	Other Western Europe
South Africa	46,900,000	72,000	0.15%	Other Africa
Spain	42,500,000	12,000	<0.05%	European Union
Suriname	400,000	200	0.05%	South America
Sweden	9,000,000	15,000	0.17%	European Union
Switzerland	7,400,000	17,900	0.24%	Other Western Europe
Syria	18,400,000	100	<0.05%	Other Asia
Thailand	65,000,000	200	<0.05%	Other Asia
Tunisia	10,000,000	1,100	0.01%	North Africa
Turkey	72,900,000	17,800	<0.05%	Other East Europe and Balkans
Turkmenistan	5,200,000	300	<0.05%	Former Soviet Union in Asia
Ukraine	47,100,000	80,000	0.17%	Former Soviet Union Republics

Country	Country's Total Population	Number of Jews in That Country	% Jewish of That Country's Total Population	Region
United Kingdom	60,300,000	297,000	0.50%	European Union
United States	296,500,000	6,452,030	1.78%	North America
Uruguay	3,400,000	18,000	0.53%	South America
Uzbekistan	26,400,000	4,800	<0.05%	Former Soviet Union in Asia
Venezuela	26,700,000	15,400	0.06%	South America
Virgin Islands	115,000	300	0.26%	Central America
West Bank and Gaza	3,640,000	240,000	6.60%	Israel & Disputed Territories
Yemen	20,700,000	200	<0.05%	Other Asia
Zimbabwe	13,000,000	400	<0.05%	Other Africa
Total	6,359,627,100	14,506,830	0.23%	
DATA NOTES: < = Less than				
SOURCE: http://www.jewishsearch.com/article_816.html [link currently is not working]				
SEE ALSO: http://www.policyarchive.org/handle/10207/bitstreams/17111.pdf				

See Also:

<http://bruessard.com>

Table C.04: World Muslim Population by Country				
Country	Estimated 2009 Number of Muslims in That Country	% Muslim of That Country's Total Population	Source and Year	Region
Afghanistan	28,072,000	99.70%	WRD 2005	Asia-Pacific
Albania	2,522,000	79.90%	MICS 2005	Europe
Algeria	34,199,000	98.00%	WRD 2005	Middle East-North Africa
American Samoa	—	<0.1%	WRD 2005	Asia-Pacific
Andorra*	1,000	~1%	WVS 2005	Europe
Angola*	190,000	~1%	Pew Global 2002	Sub-Saharan Africa
Anguilla	—	0.30%	Census 2001	Americas
Antigua and Barbuda	—	0.60%	WRD 2005	Americas
Argentina	784,000	1.90%	WRD 2005	Americas
Armenia	1,000	<0.1%	DHS 2000	Asia-Pacific
Aruba	—	0.20%	WRD 2005	Americas
Australia	365,000	1.70%	Census 2006	Asia-Pacific
Austria	353,000	4.20%	Census 2001	Europe
Azerbaijan	8,765,000	99.20%	DHS 2006	Asia-Pacific
Bahamas	—	0.10%	Census 2000	Americas
Bahrain	642,000	81.20%	Census 2001	Middle East-North Africa
Bangladesh	145,312,000	89.60%	Census 2001	Asia-Pacific
Barbados	2,000	0.80%	WRD 2005	Americas
Belarus*	19,000	<1%	WVS 2000	Europe
Belgium*	281,000	~3%	ESS 2006	Europe
Belize	—	0.10%	Census 2000	Americas
Benin	2,182,000	24.40%	Census 2002	Sub-Saharan Africa
Bermuda	1,000	0.80%	Census 2001	Americas
Bhutan	7,000	1.00%	WRD 2005	Asia-Pacific
Bolivia	2,000	<0.1%	WRD 2005	Americas
Bosnia-Herzegovina*	1,522,000	~40%	WVS 2001	Europe
Botswana	8,000	0.40%	Census 2001	Sub-Saharan Africa
Brazil	191,000	0.10%	WRD 2005	Americas
British Virgin Islands	—	1.20%	WRD 2005	Americas
Brunei	269,000	67.20%	Census 1991	Asia-Pacific
Bulgaria	920,000	12.20%	Census 2001	Europe
Burkina Faso	9,292,000	59.00%	DHS 2003	Sub-Saharan Africa
Burma (Myanmar)	1,889,000	3.80%	WRD 2005	Asia-Pacific
Burundi*	180,000	~2%	InterMedia 2007	Sub-Saharan Africa
Cambodia	236,000	1.60%	DHS 2005	Asia-Pacific

Country	Estimated 2009 Number of Muslims in That Country	% Muslim of That Country's Total Population	Source and Year	Region
Cameroon	3,498,000	17.90%	DHS 2004	Sub-Saharan Africa
Canada	657,000	2.00%	Census 2001	Americas
Cape Verde*	1,000	<1%	AfroB 2005	Sub-Saharan Africa
Cayman Islands	—	0.20%	WRD 2005	Americas
Central African Republic	395,000	8.90%	DHS 1995	Sub-Saharan Africa
Chad	6,257,000	55.80%	DHS 2004	Sub-Saharan Africa
Channel Islands	—	0.10%	WRD 2005	Europe
Chile	4,000	<0.1%	Census 2002	Americas
China	21,667,000	1.60%	Census 2000 (ethnicity data)	Asia-Pacific
Colombia*	14,000	<1%	WVS 2005	Americas
Comoros	664,000	98.30%	WRD 2005	Sub-Saharan Africa
Congo	943,000	1.40%	DHS 2007	Sub-Saharan Africa
Cook Islands	—	<0.1%	Census 2001	Asia-Pacific
Costa Rica*	—	<1%	LatinoB 2007	Americas
Croatia*	18,000	<1%	InterMedia 2004	Europe
Cuba	9,000	0.10%	WRD 2005	Americas
Cyprus	198,000	22.70%	Census 2001 and WRD 2005	Asia-Pacific
Czech Republic	1,000	<0.1%	WRD 2005	Europe
Denmark*	88,000	~2%	ESS 2006	Europe
Djibouti	838,000	96.90%	WRD 2005	Sub-Saharan Africa
Dominica	—	0.10%	WRD 2005	Americas
Dominican Republic	2,000	<0.1%	WRD 2005	Americas
Ecuador	2,000	<0.1%	WRD 2005	Americas
Egypt	78,513,000	94.60%	DHS 2005	Middle East-North Africa
El Salvador	2,000	<0.1%	WRD 2005	Americas
Equatorial Guinea	27,000	4.00%	WRD 2005	Sub-Saharan Africa
Eritrea	1,854,000	36.50%	DHS 2002	Sub-Saharan Africa
Estonia	2,000	0.10%	Census 2000	Europe
Ethiopia	28,063,000	33.90%	Census 2007	Sub-Saharan Africa
Faeroe Islands	—	<0.1%	WRD 2005	Europe
Falkland Islands (Malvinas)	—	<0.1%	Census 1972	Americas
Federated States of Micronesia	—	<0.1%	Census 2000	Asia-Pacific
Fiji	53,000	6.30%	Census 2007	Asia-Pacific
Finland	24,000	0.50%	WRD 2005	Europe
France*	3,554,000	~6%	ERFI 2005	Europe
French Guiana	2,000	0.90%	WRD 2005	Americas

Country	Estimated 2009 Number of Muslims in That Country	% Muslim of That Country's Total Population	Source and Year	Region
French Polynesia	—	<0.1%	Census 1971	Asia–Pacific
Gabon	140,000	9.50%	DHS 2000	Sub–Saharan Africa
Gambia*	1,625,000	~95%	InterMedia 2004	Sub–Saharan Africa
Georgia	423,000	9.90%	Census 2002	Europe
Germany*	4,026,000	~5%	Ministry of the Interior 2009	Europe
Ghana	3,787,000	15.90%	Census 2000	Sub–Saharan Africa
Gibraltar	1,000	4.00%	Census 2001	Europe
Greece*	310,000	~3%	ESS 2004	Europe
Greenland	—	<0.1%	WRD 2005	Americas
Grenada	—	0.30%	WRD 2005	Americas
Guadeloupe	2,000	0.40%	WRD 2005	Americas
Guam	—	<0.1%	WRD 2005	Asia–Pacific
Guatemala	1,000	<0.1%	WRD 2005	Americas
Guinea	8,502,000	84.40%	DHS 2005	Sub–Saharan Africa
Guinea Bissau	680,000	42.20%	WRD 2005	Sub–Saharan Africa
Guyana	55,000	7.20%	Census 2002	Americas
Haiti	2,000	<0.1%	Census 2003	Americas
Honduras	11,000	0.10%	WRD 2005	Americas
Hong Kong*	7,000	<1%	WVS 2005	Asia–Pacific
Hungary	24,000	0.20%	WRD 2005	Europe
Iceland	—	0.10%	WRD 2005	Europe
India	160,945,000	13.40%	Census 2001	Asia–Pacific
Indonesia	202,867,000	88.20%	Census 2000	Asia–Pacific
Iran	73,777,000	99.40%	Census 2006	Asia–Pacific
Iraq*	30,428,000	~99%	WVS 2006	Middle East–North Africa
Ireland	22,000	0.50%	Census 2002	Europe
Isle of Man	—	0.20%	WRD 2005	Europe
Israel	1,194,000	16.70%	Statistical Abstract 2008	Middle East–North Africa
Italy*	36,000	<1%	ESS 2004	Europe
Ivory Coast	7,745,000	36.70%	DHS 2005	Sub–Saharan Africa
Jamaica	1,000	<0.1%	Census 2001	Americas
Japan	183,000	0.10%	WRD 2005	Asia–Pacific
Jordan	6,202,000	98.20%	DHS 2002	Middle East–North Africa
Kazakhstan	8,822,000	56.40%	DHS 1999	Asia–Pacific
Kenya	2,793,000	7.00%	DHS 2003	Sub–Saharan Africa
Kiribati	—	<0.1%	Census 2005	Asia–Pacific

Country	Estimated 2009 Number of Muslims in That Country	% Muslim of That Country's Total Population	Source and Year	Region
Kosovo	1,999,000	89.60%	WRD 2005	Europe
Kuwait*	2,824,000	~95%	Pew Global 2007	Middle East–North Africa
Kyrgyzstan	4,734,000	86.30%	DHS 1997	Asia–Pacific
Laos	2,000	<0.1%	Census 1995	Asia–Pacific
Latvia*	2,000	<1%	WVS 1999	Europe
Lebanon	2,504,000	59.30%	WRD 2005	Middle East–North Africa
Lesotho	1,000	<0.1%	WRD 2005	Sub–Saharan Africa
Liberia	483,000	12.20%	Census 2008	Sub–Saharan Africa
Libya	6,203,000	96.60%	WRD 2005	Middle East–North Africa
Liechtenstein	2,000	4.80%	Census 2000	Europe
Lithuania	3,000	0.10%	Census 2001	Europe
Luxembourg*	13,000	~3%	ESS 2004	Europe
Macau	—	<0.1%	Census 1991	Asia–Pacific
Madagascar	215,000	1.10%	DHS 2004	Sub–Saharan Africa
Malawi	1,955,000	12.80%	Census 1998	Sub–Saharan Africa
Malaysia	16,581,000	60.40%	Census 2000	Asia–Pacific
Maldives	304,000	98.40%	WRD 2005	Asia–Pacific
Mali	12,040,000	92.50%	DHS 2006	Sub–Saharan Africa
Malta	1,000	0.20%	WRD 2005	Europe
Marshall Islands	—	<0.1%	Census 1999	Asia–Pacific
Martinique	1,000	0.20%	WRD 2005	Americas
Mauritania	3,261,000	99.10%	WRD 2005	Sub–Saharan Africa
Mauritius	214,000	16.60%	Census 2000	Sub–Saharan Africa
Mayotte	191,000	98.40%	WRD 2005	Sub–Saharan Africa
Mexico*	110,000	<1%	WVS 1996	Americas
Moldova	17,000	0.50%	WRD 2005	Europe
Monaco	—	0.40%	WRD 2005	Europe
Mongolia	133,000	5.00%	WRD 2005	Asia–Pacific
Montenegro	111,000	17.70%	Census 2003	Europe
Montserrat	—	0.10%	Census 1980	Americas
Morocco*	31,993,000	~99%	Pew Global 2007	Middle East–North Africa
Mozambique	5,224,000	22.80%	DHS 2003	Sub–Saharan Africa
Namibia	8,000	0.40%	WRD 2005	Sub–Saharan Africa
Nauru	—	<0.1%	Census 2002	Asia–Pacific
Nepal	1,231,000	4.20%	Census 2001	Asia–Pacific
Netherlands	946,000	5.70%	Census 2003	Europe

Country	Estimated 2009 Number of Muslims in That Country	% Muslim of That Country's Total Population	Source and Year	Region
Netherlands Antilles	—	0.20%	Census 1992	Americas
New Caledonia	7,000	2.80%	WRD 2005	Asia-Pacific
New Zealand	37,000	0.90%	Census 2006	Asia-Pacific
Nicaragua	1,000	<0.1%	WRD 2005	Americas
Niger	15,075,000	98.60%	DHS 2006	Sub-Saharan Africa
Nigeria	78,056,000	50.40%	DHS 2003	Sub-Saharan Africa
Niue	—	<0.1%	Census 2001	Asia-Pacific
North Korea	2,000	<0.1%	WRD 2005	Asia-Pacific
Northern Mariana Islands	1,000	0.70%	WRD 2005	Asia-Pacific
Norway*	65,000	~1%	ESS 2006	Europe
Oman	2,494,000	87.70%	Census 1993	Middle East-North Africa
Pakistan	174,082,000	96.30%	Census 1998	Asia-Pacific
Palau	—	<0.1%	Census 2000	Asia-Pacific
Palestinian territories*	4,173,000	~98.00%	Pew Global 2009	Middle East-North Africa
Panama	24,000	0.70%	WRD 2005	Americas
Papua New Guinea	2,000	<0.1%	Census 2000	Asia-Pacific
Paraguay	1,000	<0.1%	Census 2002	Americas
Peru	1,000	<0.1%	WRD 2005	Americas
Philippines	4,654,000	5.10%	Census 2000	Asia-Pacific
Pitcairn Islands	—	<0.1%	WRD 2005	Asia-Pacific
Poland*	48,000	<1%	ESS 2006	Europe
Portugal	15,000	0.10%	Census 2001	Europe
Puerto Rico	1,000	<0.1%	WRD 2005	Americas
Qatar	1,092,000	77.50%	Census 2004	Middle East-North Africa
Republic of Congo	59,000	1.60%	DHS 2005	Sub-Saharan Africa
Republic of Macedonia	680,000	33.30%	Census 2002	Europe
Reunion	34,000	4.20%	WRD 2005	Sub-Saharan Africa
Romania	66,000	0.30%	Census 2002	Europe
Russia	16,482,000	11.70%	Census 2002 (ethnicity data)	Europe
Rwanda	182,000	1.80%	Census 2002	Sub-Saharan Africa
Samoa	—	<0.1%	Census 2001	Asia-Pacific
San Marino	—	<0.1%	WRD 2005	Europe
Sao Tome and Principe	—	<0.1%	WRD 2005	Sub-Saharan Africa
Saudi Arabia*	24,949,000	~97%	WVS 2003	Middle East-North Africa
Senegal	12,028,000	96.00%	DHS 2006	Sub-Saharan Africa
Serbia	244,000	3.20%	Census 2002	Europe

Country	Estimated 2009 Number of Muslims in That Country	% Muslim of That Country's Total Population	Source and Year	Region
Seychelles	1,000	1.10%	Census 2002	Sub-Saharan Africa
Sierra Leone	4,059,000	71.30%	Census 2004	Sub-Saharan Africa
Singapore	706,000	14.90%	Census 2000	Asia-Pacific
Slovakia	—	<0.1%	Census 2001	Europe
Slovenia	49,000	2.40%	Census 2002	Europe
Solomon Islands	—	<0.1%	Census 1999	Asia-Pacific
Somalia	8,995,000	98.50%	WRD 2005	Sub-Saharan Africa
South Africa	731,000	1.50%	Census 2001	Sub-Saharan Africa
South Korea	71,000	0.10%	WRD 2005	Asia-Pacific
Spain*	650,000	~1%	ESS 2006	Europe
Sri Lanka	1,711,000	8.50%	Census 2001	Asia-Pacific
St. Helena	—	<0.1%	Census 1987	Sub-Saharan Africa
St. Kitts and Nevis	—	0.10%	Census 1991	Americas
St. Lucia	—	0.10%	Census 2001	Americas
St. Pierre and Miquelon	—	0.20%	WRD 2005	Americas
St. Vincent and the Grenadines	2,000	1.50%	WRD 2005	Americas
Sudan	30,121,000	71.30%	WRD 2005	Middle East-North Africa
Suriname	83,000	15.90%	WRD 2005	Americas
Swaziland	2,000	0.20%	DHS 2006	Sub-Saharan Africa
Sweden*	149,000	~2.00%	ESS 2006	Europe
Switzerland	323,000	4.30%	Census 2000	Europe
Syria	20,196,000	92.20%	WRD 2005	Middle East-North Africa
Taiwan*	23,000	<1.00%	WVS 2006	Asia-Pacific
Tajikistan	5,848,000	84.10%	WRD 2005	Asia-Pacific
Tanzania	13,218,000	30.20%	DHS 2004	Sub-Saharan Africa
Thailand	3,930,000	5.80%	Consultant 2009	Asia-Pacific
Timor-Leste	43,000	3.80%	WRD 2005	Asia-Pacific
Togo	809,000	12.20%	DHS 1998	Sub-Saharan Africa
Tokelau	—	<0.1%	Census 2006	Asia-Pacific
Tonga	—	<0.1%	Census 2001	Asia-Pacific
Trinidad and Tobago	78,000	5.80%	Census 2000	Americas
Tunisia	10,216,000	99.50%	WRD 2005	Middle East-North Africa
Turkey*	73,619,000	~98.00%	TESEV 2006	Asia-Pacific
Turkmenistan	4,757,000	93.10%	DHS 2000	Asia-Pacific
Turks and Caicos Islands	—	<0.1%	Census 1990	Americas
Tuvalu	—	0.10%	WRD 2005	Asia-Pacific

Country	Estimated 2009 Number of Muslims in That Country	% Muslim of That Country's Total Population	Source and Year	Region
U.S. Virgin Islands	—	0.10%	WRD 2005	Americas
Uganda	3,958,000	12.10%	Census 2002	Sub-Saharan Africa
Ukraine	456,000	1.00%	DHS 2007	Europe
United Arab Emirates	3,504,000	76.20%	WRD 2005	Middle East-North Africa
United Kingdom	1,647,000	2.70%	Census 2001	Europe
United States	2,454,000	0.80%	Pew Research Center 2007	Americas
Uruguay	1,000	<0.1%	WRD 2005	Americas
Uzbekistan	26,469,000	96.30%	DHS 2002	Asia-Pacific
Vanuatu	—	<0.1%	Census 1999	Asia-Pacific
Vatican City	—	<0.1%	WRD 2005	Europe
Venezuela	94,000	0.30%	WRD 2005	Americas
Vietnam	157,000	0.20%	WRD 2005	Asia-Pacific
Wallis and Futuna	—	<0.1%	WRD 2005	Asia-Pacific
Western Sahara	510,000	99.40%	WRD 2005	Middle East-North Africa
Yemen	23,363,000	99.10%	WRD 2005	Middle East-North Africa
Zambia	58,000	0.40%	Census 2000	Sub-Saharan Africa
Zimbabwe	109,000	0.90%	DHS 2006	Sub-Saharan Africa
TOTAL	1,571,199,000			

DATA NOTES1:

* indicates the use of a source with a small enough sample size to make these estimates somewhat less reliable. Due to this greater margin of error, percentages are rounded to the nearest integer rather than to the first decimal place and are therefore more approximate (~). The only exception to this rule is the display of Turkey's percentage of world population as 4.7% rather than ~ 5%.

— indicates that the number of Muslims is too small to be reliably estimated.

Based on ethnicity data from census

< means Less Than

DATE NOTES2:

- Consultant (Consultant to the Pew Forum on Religion & Public Life)
- DHS (Demographic and Health Survey)
- Pew Global (Pew Research Center's Global Attitudes Project Survey)
- Statistical Abstract (Statistical Abstract of Israel)
- TESEV (Turkish Economic and Social Studies Foundation Publications)
- WRD (World Religion Database)
- WVS (World Values Survey)
- Ministry of the Interior (Germany's Federal Ministry of the Interior)
- AfroB (Afrobarometer)ERFI (Etude de Relations Familiales et Intergénérationnelles)
- ESS (European Social Survey)
- InterMedia (InterMedia Survey)

Country	Estimated 2009 Number of Muslims in That Country	% Muslim of That Country's Total Population	Source and Year	Region
<ul style="list-style-type: none">• LatinoB (Latinobarometro)• MICS (Multiple Indicator Cluster Survey)• Ministry of the Interior Germany's Federal Ministry of the Interior				
SOURCE: http://www.pewforum.org/Muslim/Mapping-the-Global-Muslim-Population.aspx				

See Also:

<http://bruessard.com>

Table C.05: Countries with Nuclear Weapons			
Country	Confirmed Member of Nuclear Club	Estimated Number of Nuclear Warheads	Signed Nuclear Non-Proliferation Treaty of 1968
United States	Yes	10,000	Yes
Russia	Yes	16,000	Yes
China	Yes	200	Yes
United Kingdom	Yes	200	Yes
France	Yes	330	Yes
Israel	No	150	No
India	Yes	55	No
Pakistan	Yes	45	No
North Korea	Yes	7	No
Total Nuclear Weapons		26,987	
SOURCE: http://www.cfr.org/proliferation/growing-nuclear-club/p12050			

See Also:

<http://bruessard.com>

Table C.06: World Shia and Sunni Muslim Population							
Country	Country's Total Population	Muslim Count of Country's Total Population	Muslim Percent of Country's Total Population	Number of Shia Muslims within Muslim Population	Shia to Country's Total Muslims (%)	Number of Sunni Muslims within Muslim Population	Sunni to Country's Total Muslim (%)
Afghanistan	29,900,000	29,601,000	99%	5,328,180	18%	24,272,820	82%
Albania	3,200,000	2,170,000	68%	542,500	25%	1,627,500	75%
Algeria	32,800,000	32,472,000	99%	1,298,880	4%	31,173,120	96%
Argentina	38,600,000	500,000	1%	50,000	10%	450,000	90%
Australia	20,400,000	280,000	1%	28,000	10%	252,000	90%
Azerbaijan	8,400,000	7,845,600	93%	6,276,480	80%	1,569,120	20%
Bahrain	700,000	700,000	99%	490,000	70%	210,000	30%
Bangladesh	147,365,000	129,681,509	88%	6,484,075	5%	123,197,434	95%
Benin	8,400,000	1,680,000	20%	50,400	3%	1,629,600	97%
Bosnia Herzegovina	2,800,000	2,340,000	42%	163,800	7%	2,176,200	93%
Brazil	184,200,000	921,000	1%	276,300	30%	644,700	70%
Bulgaria	7,700,000	890,000	12%	89,000	10%	801,000	90%
Burkina Faso	13,900,000	6,950,000	50%	208,500	3%	6,741,500	97%
Canada	32,200,000	620,000	2%	62,000	10%	558,000	90%
China	1,303,700,000	39,111,000	3%	3,128,880	8%	35,982,120	92%
Comoros	700,000	686,000	98%	6,860	1%	679,140	99%
Djibouti	800,000	752,000	94%	7,520	1%	744,480	99%
Egypt	74,000,000	69,560,000	94%	695,600	1%	68,864,400	99%
Eritrea	4,700,000	2,350,000	50%	23,500	1%	2,326,500	99%
Ethiopia	75,067,000	36,032,160	40%	387,000	1%	23,135,000	99%
France	60,700,000	5,980,000	10%	358,800	6%	5,621,200	94%
Gambia	1,600,000	1,520,000	95%	30,400	2%	1,489,600	98%
Germany	82,500,000	3,060,000	4%	306,000	10%	2,754,000	90%
Ghana	22,000,000	9,900,000	45%	1,118,000	12%	8,712,000	88%
Guinea	9,500,000	8,075,000	85%	242,250	3%	7,832,750	97%
India	1,103,060,000	154,500,000	14%	30,900,000	20%	123,600,000	80%
Indonesia	221,900,000	195,272,000	88%	1,952,720	1%	193,319,280	99%
Iran	69,500,000	68,805,000	98%	61,924,500	89%	6,880,500	9%
Iraq	28,800,000	27,936,000	97%	18,158,400	65%	9,777,600	35%
Israel & Occupied Territories	6,800,000	1,088,000	16%	21,760	2%	1,066,240	98%
Italy	58,700,000	50,000	1%	2,500	5%	47,500	95%
Ivory Coast	18,200,000	10,920,000	60%	436,800	4%	10,483,200	96%
Jordan	5,800,000	5,452,000	94%	109,040	2%	5,342,960	98%

Country	Country's Total Population	Muslim Count of Country's Total Population	Muslim Percent of Country's Total Population	Number of Shia Muslims within Muslim Population	Shia to Country's Total Muslims (%)	Number of Sunni Muslims within Muslim Population	Sunni to Country's Total Muslim (%)
Kazakhstan	15,100,000	7,097,000	47%	354,850	5%	6,742,150	95%
Kenya	33,800,000	8,000,000	24%	560,000	7%	7,440,000	93%
Kuwait	2,600,000	2,600,000	99%	910,000	35%	1,690,000	65%
Kyrgyzstan	5,200,000	3,900,000	75%	117,000	3%	3,783,000	97%
Lebanon	3,800,000	2,270,000	60%	1,362,000	60%	908,000	40%
Libya	5,800,000	5,626,000	97%	56,260	1%	5,569,740	99%
Macedonia	2,000,000	630,000	32%	6,300	1%	623,700	99%
Malaysia	23,000,000	14,030,000	61%	280,600	2%	13,749,400	98%
Maldives	300,000	300,000	99%	15,000	5%	285,000	95%
Mauritania	3,100,000	3,100,000	99%	31,000	1%	3,069,000	99%
Mongolia	2,600,000	160,000	6%	8,000	5%	152,000	95%
Morocco	30,700,000	30,393,000	99%	607,860	2%	29,785,140	98%
Niger	14,000,000	13,580,000	97%	407,400	3%	13,172,600	97%
Nigeria	131,500,000	65,750,000	50%	3,287,500	5%	62,462,500	95%
Oman	2,400,000	2,376,000	99%	118,800	5%	1,306,800	55%
Pakistan	165,803,560	160,829,450	97%	33,160,712	20%	127,668,738	80%
Qatar	800,000	760,000	95%	76,000	10%	684,000	90%
Russia	143,000,000	27,650,000	19%	2,212,000	8%	25,438,000	92%
Saudi Arabia	24,600,000	24,600,000	100%	2,460,000	10%	22,140,000	90%
Senegal	11,700,000	10,998,000	94%	549,900	5%	10,448,100	95%
Serbia/Montenegro & Kosovo	10,700,000	2,030,000	19%	304,500	15%	1,725,500	85%
Somalia	8,600,000	8,600,000	99%	86,000	1%	8,514,000	99%
South Africa	46,900,000	938,000	2%	93,800	10%	844,200	90%
Sudan	40,200,000	29,346,000	73%	586,920	2%	28,759,080	98%
Syria	18,400,000	16,560,000	90%	2,484,000	15%	14,076,000	85%
Tajikistan	6,800,000	6,120,000	90%	306,000	5%	5,814,000	95%
Tanzania	36,500,000	18,250,000	50%	1,095,000	6%	17,155,000	94%
Tunisia	10,000,000	9,800,000	98%	196,000	2%	9,604,000	98%
Turkey	72,900,000	72,750,000	99%	14,550,000	20%	58,200,000	80%
Turkmenistan	5,200,000	4,628,000	89%	185,120	4%	4,442,880	96%
UAE	4,600,000	4,416,000	96%	662,400	15%	3,753,600	85%
Uganda	26,900,000	4,304,000	16%	301,280	7%	4,002,720	93%
United Kingdom	59,668,000	1,600,000	3%	160,000	10%	1,440,000	90%
United States	296,500,000	6,000,000	2%	900,000	15%	5,100,000	85%

Country	Country's Total Population	Muslim Count of Country's Total Population	Muslim Percent of Country's Total Population	Number of Shia Muslims within Muslim Population	Shia to Country's Total Muslims (%)	Number of Sunni Muslims within Muslim Population	Sunni to Country's Total Muslim (%)
Uzbekistan	26,400,000	23,232,000	88%	1,393,920	6%	21,838,080	94%
Western Sahara	300,000	300,000	99%	9,000	3%	291,000	97%
Yemen	20,700,000	20,680,000	99%	8,685,600	42%	11,994,400	55%
Total	4,991,663,560	1,471,903,719	29%	219,739,367	15%	1,238,633,792	84%

SOURCE:

<http://www.swivel.com/workbooks/19006-World-Muslim-Population-by-Country-Sect> [defunct website]

SEE ALSO:

<http://www.muslimpopulation.com/>

See Also:

<http://bruessard.com>

Table C.07: Status of Humans in Outer Space as of 2010						
Interstellar Spacecrafts						
Spacecraft Name	Launch date	Chief Mission	Milestone Date	Approximate Travel Distance from Earth As of November 2010 (Kilometers)	Approximate Travel Distance from Sun As of November 2010 (Kilometers)	Sidebar
Pioneer 10	03/02/1972	Flyby Jupiter	December 3, 1973 – Jupiter Flyby	15,000,000,000	16,000,000,000	Spacecraft carries a plaque with information about Earth and humans, that is, what we look like, where we are, and the date when the mission began. It will take more than 2 million years for Pioneer 10 to pass Aldebaran, the nearest star on its trajectory.
Pioneer 11	04/05/1973	Explore Saturn	September 1, 1979 – Saturn Flyby	12,000,000,000	16,000,000,000	Pioneer 11 headed out of the solar system in a direction opposite to that of Pioneer 10, that is, to the center of galaxy in the general direction of Sagittarius.
Voyager 2	08/20/1977	Voyager 2 targeted to flyby Jupiter, Saturn, Uranus and Neptune.	August 24, 1989 – Neptune Flyby	14,000,000,000	18,000,000,000	Spacecraft carries a disc containing Earth sounds, music, pictures, and greetings.
Voyager 1	09/05/1977	Voyager 1 targeted to flyby Jupiter and Saturn	November 12, 1980 – Saturn Flyby	17,000,000,000	19,000,000,000	Spacecraft carries a disc containing Earth sounds, music, pictures, and greetings.
New Horizons	01/19/2006	Close-up study of Pluto and its moons and other icy worlds in the distant Kuiper Belt.	July 2015 – Pluto's Closest Approach	2,700,000,000	3,000,000,000	New Horizons carries the first instrument to be designed, built, and flown by students on an interplanetary spacecraft.
Our Solar System						
Object	Distance from the Sun (Kilometers)	Distance from the Sun (Equivalent Miles)	Rotation on Axis Period (Earth Days)	Orbit of Sun Period (Earth Years)	Surface Temperature Limits	Equatorial Circumference
Sun	0	0	25.38	0	10,000 °F, or 5,500 °C	2,715,000 miles, or 4,379,000 km
Mercury	57,909,175	35,983,095	58.6462	0.2408467	-279/801 (Minimum/Maximum) °F, or -173/427 (Minimum/Maximum) °C	9,525.1 miles, or 15,329.1 km
Venus	108,208,930	67,237,910	-243.018	0.61519726	864 °F (462 °C)	23,627 miles, or 38,025 km
Earth	149,597,890	92,955,820	0.99726968	1.0000174	-126/136 (Minimum/Maximum) °F, or -88/58 (Minimum/Maximum) °C	24,901 miles, or 40,075 km
Mars	227,936,640	141,633,260	1.02595676	1.8808476	-125 to 23 °F, or -87 to -5 °C	13,263 miles, or 21,344 km
Jupiter	778,412,020	483,682,810	0.41354	11.862615	-234 °F, or -148 °C	279,118 miles, or 449,197 km
Saturn	1,426,725,400	885,904,700	0.44401	29.447498	-288 °F, or -178 °C	235,298 miles, or 378,675 km
Uranus	2,870,972,200	1,783,939,400	-0.71833	84.016846	-357 °F, or -216 °C	99,787 miles, or 160,592 km
Neptune	4,498,252,900	2,795,084,800	0.67125	164.79132	-353 °F, or 214 °C	96,683 miles, or 155,597 km
Pluto	5,906,380,000	3,670,050,000	-6.3872	247.92065	-387/-369 (Minimum/Maximum) °F	4,494 miles, or 7,232 km
Asteroids, Comets, Meteors, and Other Near-Earth Objects	Various distances	Various distances				
Kuiper Belt Region at 84 AU	12,566,221,138	7,808,287,810				
Bow Shock Region at 230 AU	34,407,510,259	21,379,835,672				
Interstellar Space at 300 AU	44,879,361,207	27,886,742,180				

SOURCES:

Object	Distance from the Sun (Kilometers)	Distance from the Sun (Equivalent Miles)	Rotation on Axis Period (Earth Days)	Orbit of Sun Period (Earth Years)	Surface Temperature Limits	Equatorial Circumference
http://ssd.jpl.nasa.gov/?planet_phys_par http://solarsystem.nasa.gov/planets/chartchart.cfm http://solarsystem.nasa.gov/missions/index.cfm http://solarsystem.nasa.gov/planets/ http://www.dmuller.net/spaceflight/farewell.php						

See Also:

<http://bruessard.com>

Table C.08: Solve for Unknown Acceleration	
Problem: Solve for unknown Acceleration	
F	
m	a
58,581,004,440,000,000,000,000,000	
5,973,600,000,000,000,000,000,000	9.80665
Solution: $a = F$ (58,581,004,440,000,000,000,000,000 newtons) / m (5,973,600,000,000,000,000,000,000 kilograms) = 9.80665 m/s ²	
MEANING: If you apply a force of 58,581,004,440,000,000,000,000,000 newtons to an object with a mass of 5,973,600,000,000,000,000,000,000 kilograms, then the object will accelerate at a rate of 9.80665 meters per second squared.	

See Also:

<http://bruessard.com>

Table C.09: Solve for Unknown Energy	
Problem: Solve for unknown Energy or e	
e	
m	c ²
89,875,517,873,681,800	
1	(299792458) ²
Solution: e (energy) = m (1 kilogram) * c ² (299,792,458 meters per second) ² = 89,875,517,873,681,800 quadrillion joules	
MEANING: If you could take 1 kilogram of mass and multiply it times the speed of light squared, then you will produce 89,875,517,873,681,800 quadrillion joules of energy	

See Also:

<http://bruessard.com>

Table C.10: Road to the Stars

		c = Speed of Light (Miles Per Second)	186,282.397							
		c ² = Speed of Light Squared (Miles Per Second)	34,701,131,432.0656							
		Base Time (t) Years Using Earth's Clock	1			Elapsed or Travel Time Based on the Fractional Speed of Light's Perspective	Elapsed or Travel Time Based on the Speed of Light's Perspective	Time Dilation: Astronaut's Perspective	Time Dilation: Observer on Earth's Perspective	Twin Paradox Effect of Speeds Approaching the Speed of Light
Percent Speed of Light	v = Speed of Spacecraft as % Speed of Light (Miles Per Second)	v ² = Speed of Spacecraft Squared (Miles Per Second)	Relativistic Adjustment Factor (Impact for Speeds in the Moving Spacecraft Where Astronaut Aboard Experiences Time Slowing by This Total Factor)	Per Unit Relativistic Impact for Speeds in the Moving Spacecraft (Astronaut Aboard Experiences Time Slowing by This Unit Factor)	Per Unit Adjustment Factor for Speeds of the Moving Spacecraft (Stationary Observer on Earth Experiences Length Contracting by This Unit Factor)	Equivalent Travel Years to Alpha Centauri as a Percent of the Speed of Light (Years Elapsed)	Alpha Centauri Travel Time at the Speed of Light (Years Elapsed)	Alpha Centauri Travel Time Aboard Spaceship Due to Time Dilation (Years Elapsed)	Time Dilation Effect on Earth (Years Elapsed)	Age Difference in Years between Astronaut at Alpha Centauri and His or Her Stationary Twin Observer on Earth (Years Elapsed)
99.99%	186,264	34,694,191,553	70.7124	0.0141	0.9859	4.00	4	0.0566	282.8498	282.7932
99%	184,420	34,010,578,917	7.0888	0.1411	0.8589	4.04	4	0.5643	28.3552	27.7910
98%	182,557	33,326,966,627	5.0252	0.1990	0.8010	4.08	4	0.7960	20.1008	19.3048
97%	180,694	32,650,294,564	4.1135	0.2431	0.7569	4.12	4	0.9724	16.4538	15.4814
96%	178,831	31,980,562,728	3.5714	0.2800	0.7200	4.17	4	1.1200	14.2857	13.1657
95%	176,968	31,317,771,117	3.2026	0.3122	0.6878	4.21	4	1.2490	12.8103	11.5613
94%	175,105	30,661,919,733	2.9311	0.3412	0.6588	4.25	4	1.3647	11.7242	10.3595
93%	173,243	30,013,008,576	2.7206	0.3676	0.6324	4.30	4	1.4702	10.8826	9.4124
92%	171,380	29,371,037,644	2.5516	0.3919	0.6081	4.35	4	1.5677	10.2062	8.6385
91%	169,517	28,736,006,939	2.4119	0.4146	0.5854	4.40	4	1.6584	9.6477	7.9892
90%	167,654	28,107,916,460	2.2942	0.4359	0.5641	4.44	4	1.7436	9.1766	7.4331
89%	165,791	27,486,766,207	2.1932	0.4560	0.5440	4.49	4	1.8238	8.7727	6.9488
88%	163,929	26,872,556,181	2.1054	0.4750	0.5250	4.55	4	1.8999	8.4215	6.5216
87%	162,066	26,265,286,381	2.0282	0.4931	0.5069	4.60	4	1.9722	8.1127	6.1405
86%	160,203	25,664,956,807	1.9597	0.5103	0.4897	4.65	4	2.0412	7.8386	5.7974
85%	158,340	25,071,567,460	1.8983	0.5268	0.4732	4.71	4	2.1071	7.5933	5.4861
84%	156,477	24,485,118,338	1.8430	0.5426	0.4574	4.76	4	2.1703	7.3721	5.2018
83%	154,614	23,905,609,444	1.7929	0.5578	0.4422	4.82	4	2.2311	7.1715	4.9404
82%	152,752	23,333,040,775	1.7471	0.5724	0.4276	4.88	4	2.2895	6.9886	4.6991
81%	150,889	22,767,412,333	1.7052	0.5864	0.4136	4.94	4	2.3457	6.8209	4.4752
80%	149,026	22,208,724,117	1.6667	0.6000	0.4000	5.00	4	2.4000	6.6667	4.2667

79%	147,163	21,656,976,127	1.6310	0.6131	0.3869	5.06	4	2.4524	6.5241	4.0717
78%	145,300	21,112,168,363	1.5980	0.6258	0.3742	5.13	4	2.5031	6.3920	3.8889
77%	143,437	20,574,300,826	1.5673	0.6380	0.3620	5.19	4	2.5522	6.2692	3.7170
76%	141,575	20,043,373,515	1.5386	0.6499	0.3501	5.26	4	2.5997	6.1546	3.5549
75%	139,712	19,519,386,431	1.5119	0.6614	0.3386	5.33	4	2.6458	6.0474	3.4017
74%	137,849	19,002,339,572	1.4868	0.6726	0.3274	5.40	4	2.6904	5.9470	3.2566
73%	135,986	18,492,232,940	1.4632	0.6834	0.3166	5.48	4	2.7338	5.8527	3.1189
72%	134,123	17,989,066,534	1.4410	0.6940	0.3060	5.56	4	2.7759	5.7639	2.9880
71%	132,261	17,492,840,355	1.4200	0.7042	0.2958	5.63	4	2.8168	5.6802	2.8634
70%	130,398	17,003,554,402	1.4003	0.7141	0.2859	5.71	4	2.8566	5.6011	2.7445
69%	128,535	16,521,208,675	1.3816	0.7238	0.2762	5.80	4	2.8952	5.5263	2.6311
68%	126,672	16,045,803,174	1.3639	0.7332	0.2668	5.88	4	2.9328	5.4554	2.5226
67%	124,809	15,577,337,900	1.3471	0.7424	0.2576	5.97	4	2.9694	5.3882	2.4188
66%	122,946	15,115,812,852	1.3311	0.7513	0.2487	6.06	4	3.0051	5.3243	2.3193
65%	121,084	14,661,228,030	1.3159	0.7599	0.2401	6.15	4	3.0397	5.2636	2.2239
64%	119,221	14,213,583,435	1.3014	0.7684	0.2316	6.25	4	3.0735	5.2058	2.1323
63%	117,358	13,772,879,065	1.2877	0.7766	0.2234	6.35	4	3.1064	5.1507	2.0443
62%	115,495	13,339,114,922	1.2745	0.7846	0.2154	6.45	4	3.1384	5.0981	1.9597
61%	113,632	12,912,291,006	1.2620	0.7924	0.2076	6.56	4	3.1696	5.0479	1.8783
60%	111,769	12,492,407,316	1.2500	0.8000	0.2000	6.67	4	3.2000	5.0000	1.8000
59%	109,907	12,079,463,852	1.2385	0.8074	0.1926	6.78	4	3.2296	4.9542	1.7245
58%	108,044	11,673,460,614	1.2276	0.8146	0.1854	6.90	4	3.2585	4.9103	1.6518
57%	106,181	11,274,397,602	1.2171	0.8216	0.1784	7.02	4	3.2866	4.8683	1.5817
56%	104,318	10,882,274,817	1.2070	0.8285	0.1715	7.14	4	3.3140	4.8280	1.5141
55%	102,455	10,497,092,258	1.1974	0.8352	0.1648	7.27	4	3.3407	4.7895	1.4488
54%	100,592	10,118,849,926	1.1881	0.8417	0.1583	7.41	4	3.3667	4.7525	1.3858
53%	98,730	9,747,547,819	1.1792	0.8480	0.1520	7.55	4	3.3920	4.7170	1.3250
52%	96,867	9,383,185,939	1.1707	0.8542	0.1458	7.69	4	3.4167	4.6829	1.2663
51%	95,004	9,025,764,285	1.1626	0.8602	0.1398	7.84	4	3.4407	4.6502	1.2095
50%	93,141	8,675,282,858	1.1547	0.8660	0.1340	8.00	4	3.4641	4.6188	1.1547
49%	91,278	8,331,741,657	1.1472	0.8717	0.1283	8.16	4	3.4869	4.5886	1.1017
48%	89,416	7,995,140,682	1.1399	0.8773	0.1227	8.33	4	3.5091	4.5596	1.0505
47%	87,553	7,665,479,933	1.1329	0.8827	0.1173	8.51	4	3.5307	4.5317	1.0011
46%	85,690	7,342,759,411	1.1262	0.8879	0.1121	8.69	4	3.5517	4.5049	0.9532
45%	83,827	7,026,979,115	1.1198	0.8930	0.1070	8.89	4	3.5721	4.4791	0.9070
44%	81,964	6,718,139,045	1.1136	0.8980	0.1020	9.09	4	3.5920	4.4544	0.8624
43%	80,101	6,416,239,202	1.1076	0.9028	0.0972	9.30	4	3.6113	4.4305	0.8192
42%	78,239	6,121,279,585	1.1019	0.9075	0.0925	9.52	4	3.6301	4.4076	0.7775
41%	76,376	5,833,260,194	1.0964	0.9121	0.0879	9.76	4	3.6483	4.3856	0.7372
40%	74,513	5,552,181,029	1.0911	0.9165	0.0835	10.00	4	3.6661	4.3644	0.6983
39%	72,650	5,278,042,091	1.0860	0.9208	0.0792	10.26	4	3.6833	4.3440	0.6607
38%	70,787	5,010,843,379	1.0811	0.9250	0.0750	10.53	4	3.6999	4.3244	0.6244
37%	68,924	4,750,584,893	1.0764	0.9290	0.0710	10.81	4	3.7161	4.3056	0.5894
36%	67,062	4,497,266,634	1.0719	0.9330	0.0670	11.11	4	3.7318	4.2875	0.5557
35%	65,199	4,250,888,600	1.0675	0.9367	0.0633	11.43	4	3.7470	4.2701	0.5231
34%	63,336	4,011,450,794	1.0633	0.9404	0.0596	11.76	4	3.7617	4.2534	0.4917
33%	61,473	3,778,953,213	1.0593	0.9440	0.0560	12.12	4	3.7759	4.2374	0.4614
32%	59,610	3,553,395,859	1.0555	0.9474	0.0526	12.50	4	3.7897	4.2220	0.4323
31%	57,748	3,334,778,731	1.0518	0.9507	0.0493	12.90	4	3.8029	4.2073	0.4043
30%	55,885	3,123,101,829	1.0483	0.9539	0.0461	13.33	4	3.8158	4.1931	0.3774
29%	54,022	2,918,365,153	1.0449	0.9570	0.0430	13.79	4	3.8281	4.1796	0.3515
28%	52,159	2,720,568,704	1.0417	0.9600	0.0400	14.28	4	3.8400	4.1667	0.3267

27%	50,296	2,529,712,481	1.0386	0.9629	0.0371	14.81	4	3.8514	4.1543	0.3028
26%	48,433	2,345,796,485	1.0356	0.9656	0.0344	15.38	4	3.8624	4.1425	0.2800
25%	46,571	2,168,820,715	1.0328	0.9682	0.0318	16.00	4	3.8730	4.1312	0.2582
24%	44,708	1,998,785,170	1.0301	0.9708	0.0292	16.67	4	3.8831	4.1204	0.2373
23%	42,845	1,835,689,853	1.0275	0.9732	0.0268	17.39	4	3.8928	4.1102	0.2174
22%	40,982	1,679,534,761	1.0251	0.9755	0.0245	18.18	4	3.9020	4.1005	0.1985
21%	39,119	1,530,319,896	1.0228	0.9777	0.0223	19.05	4	3.9108	4.0912	0.1804
20%	37,256	1,388,045,257	1.0206	0.9798	0.0202	20.00	4	3.9192	4.0825	0.1633
19%	35,394	1,252,710,845	1.0186	0.9818	0.0182	21.05	4	3.9271	4.0742	0.1471
18%	33,531	1,124,316,658	1.0166	0.9837	0.0163	22.22	4	3.9347	4.0664	0.1318
17%	31,668	1,002,862,698	1.0148	0.9854	0.0146	23.53	4	3.9418	4.0591	0.1173
16%	29,805	888,348,965	1.0131	0.9871	0.0129	25.00	4	3.9485	4.0522	0.1037
15%	27,942	780,775,457	1.0114	0.9887	0.0113	26.66	4	3.9547	4.0458	0.0910
14%	26,080	680,142,176	1.0099	0.9902	0.0098	28.57	4	3.9606	4.0398	0.0792
13%	24,217	586,449,121	1.0086	0.9915	0.0085	30.77	4	3.9661	4.0342	0.0682
12%	22,354	499,696,293	1.0073	0.9928	0.0072	33.33	4	3.9711	4.0291	0.0580
11%	20,491	419,883,690	1.0061	0.9939	0.0061	36.36	4	3.9757	4.0244	0.0487
10%	18,628	347,011,314	1.0050	0.9950	0.0050	40.00	4	3.9799	4.0202	0.0402
9%	16,765	281,079,165	1.0041	0.9959	0.0041	44.44	4	3.9838	4.0163	0.0325
8%	14,903	222,087,241	1.0032	0.9968	0.0032	50.00	4	3.9872	4.0129	0.0257
7%	13,040	170,035,544	1.0025	0.9975	0.0025	57.14	4	3.9902	4.0098	0.0196
6%	11,177	124,924,073	1.0018	0.9982	0.0018	66.66	4	3.9928	4.0072	0.0144
5%	9,314	86,752,829	1.0013	0.9987	0.0013	79.99	4	3.9950	4.0050	0.0100
4%	7,451	55,521,810	1.0008	0.9992	0.0008	99.99	4	3.9968	4.0032	0.0064
3%	5,588	31,231,018	1.0005	0.9995	0.0005	133.32	4	3.9982	4.0018	0.0036
2%	3,726	13,880,453	1.0002	0.9998	0.0002	199.98	4	3.9992	4.0008	0.0016
1%	1,863	3,470,113	1.0001	0.9999	0.0001	399.96	4	3.9998	4.0002	0.0004
0.023447%	44	1,908	1.0000	1.0000	0.0000	17,058.05	4	4.0000	4.0000	0.0000022

See Also:

<http://bruessard.com>

Table C.11: World Population by Country as of 2010						
Country Count	Country	Year of Population Estimate	Estimated Total Population	Rank of Countries by Population	Estimated Growth Rate Per Year 2010–2015	Rank of Countries by Growth Rates
1	Afghanistan	2010	29,117,000	42	3.24%	4
2	Albania	2010	3,169,000	134	0.54%	155
3	Algeria	2010	35,423,000	35	1.45%	86
4	American Samoa	2010	69,000	203	1.57%	77
5	Andorra	2010	87,000	200	1.51%	79
6	Angola	2010	18,993,000	58	2.66%	16
7	Anguilla	2010	15,000	219	1.67%	68
8	Antigua and Barbuda	2010	89,000	198	1.01%	118
9	Argentina	2010	40,666,000	33	0.90%	128
10	Armenia	2010	3,090,000	135	0.31%	179
11	Aruba	2010	107,000	194	0.33%	175
12	Australia	2010	21,512,000	53	0.99%	122
13	Austria	2010	8,387,000	92	0.19%	189
14	Azerbaijan	2010	8,934,000	90	1.07%	117
15	Bahamas	2010	346,000	175	1.11%	114
16	Bahrain	2010	807,000	159	1.77%	60
17	Bangladesh	2010	164,425,000	7	1.27%	96
18	Barbados	2010	257,000	180	0.24%	187
19	Belarus	2010	9,588,000	86	-0.49%	223
20	Belgium	2010	10,698,000	76	0.33%	175
21	Belize	2010	313,000	178	1.89%	55
22	Benin	2010	9,212,000	89	2.90%	8
23	Bermuda	2010	65,000	205	0.15%	193
24	Bhutan	2010	708,000	161	1.65%	72
25	Bolivia	2010	10,031,000	83	1.58%	76
26	Bosnia and Herzegovina	2010	3,760,000	127	-0.17%	212
27	Botswana	2010	1,978,000	145	1.26%	98
28	Brazil	2010	195,423,000	5	0.75%	141
29	British Virgin Islands	2010	23,000	216	0.90%	128

Country Count	Country	Year of Population Estimate	Estimated Total Population	Rank of Countries by Population	Estimated Growth Rate Per Year 2010–2015	Rank of Countries by Growth Rates
30	Brunei Darussalam	2010	407,000	173	1.70%	64
31	Bulgaria	2010	7,497,000	95	-0.63%	225
32	Burkina Faso	2010	16,287,000	61	3.09%	6
33	Burundi	2010	8,519,000	91	2.00%	49
34	Cambodia	2010	15,053,000	65	1.66%	69
35	Cameroon	2010	19,958,000	57	2.10%	42
36	Canada	2010	33,890,000	36	0.92%	126
37	Cape Verde	2010	513,000	169	1.34%	93
38	Cayman Islands	2010	57,000	207	0.89%	133
39	Central African Republic	2010	4,506,000	119	1.79%	58
40	Chad	2010	11,506,000	72	2.62%	19
41	Channel Islands	2010	150,000	190	0.12%	196
42	Chile	2010	17,135,000	59	0.90%	128
43	China	2010	1,354,146,000	1	0.61%	150
44	China, Hong Kong Special Administrative Region	2010	7,069,000	98	0.91%	127
45	China, Macao Special Administrative Region	2010	548,000	165	0.75%	141
46	Colombia	2010	46,300,000	27	1.29%	95
47	Comoros	2010	691,000	163	2.07%	44
48	Congo	2010	3,759,000	128	2.34%	33
49	Cook Islands	2010	20,000	218	0.54%	155
50	Costa Rica	2010	4,640,000	117	1.32%	94
51	Côte d'Ivoire	2010	21,571,000	52	2.31%	35
52	Croatia	2010	4,410,000	120	-0.18%	214
53	Cuba	2010	11,204,000	73	0.02%	204
54	Cyprus	2010	880,000	155	1.00%	120
55	Czech Republic	2010	10,411,000	77	0.19%	189
56	Democratic People's Republic of Korea	2010	23,991,000	49	0.34%	173
57	Democratic Republic of the Congo	2010	67,827,000	20	2.65%	17

Country Count	Country	Year of Population Estimate	Estimated Total Population	Rank of Countries by Population	Estimated Growth Rate Per Year 2010–2015	Rank of Countries by Growth Rates
58	Denmark	2010	5,481,000	109	0.15%	193
59	Djibouti	2010	879,000	156	1.61%	75
60	Dominica	2010	67,000	204	0.06%	200
61	Dominican Republic	2010	10,225,000	81	1.22%	101
62	Ecuador	2010	13,775,000	67	1.16%	106
63	Egypt	2010	84,474,000	15	1.66%	69
64	El Salvador	2010	6,194,000	105	0.60%	152
65	Equatorial Guinea	2010	693,000	162	2.37%	29
66	Eritrea	2010	5,224,000	112	2.80%	10
67	Estonia	2010	1,339,000	151	-0.03%	209
68	Ethiopia	2010	84,976,000	14	2.49%	24
69	Faeroe Islands	2010	50,000	210	0.60%	152
70	Falkland Islands (Malvinas)	2010	3,000	226	0.27%	182
71	Federated States of Micronesia	2010	111,000	191	0.48%	160
72	Fiji	2010	854,000	157	0.46%	162
73	Finland	2010	5,346,000	111	0.32%	178
74	France	2010	62,637,000	21	0.40%	167
75	French Guiana	2010	231,000	183	2.42%	27
76	French Polynesia	2010	272,000	179	1.19%	103
77	Gabon	2010	1,501,000	149	1.75%	62
78	Gambia	2010	1,751,000	146	2.52%	22
79	Georgia	2010	4,219,000	124	-0.65%	227
80	Germany	2010	82,057,000	16	-0.17%	212
81	Ghana	2010	24,333,000	47	2.02%	48
82	Gibraltar	2010	31,000	215	0.20%	188
83	Greece	2010	11,183,000	74	0.14%	195
84	Greenland	2010	57,000	207	0.02%	204
85	Grenada	2010	104,000	195	0.42%	164
86	Guadeloupe	2010	467,000	171	0.39%	169
87	Guam	2010	180,000	186	1.18%	104

Country Count	Country	Year of Population Estimate	Estimated Total Population	Rank of Countries by Population	Estimated Growth Rate Per Year 2010–2015	Rank of Countries by Growth Rates
88	Guatemala	2010	14,377,000	66	2.42%	27
89	Guinea	2010	10,324,000	79	2.75%	11
90	Guinea–Bissau	2010	1,647,000	147	2.30%	36
91	Guyana	2010	761,000	160	−0.19%	215
92	Haiti	2010	10,188,000	82	1.46%	84
93	Holy See	2010	1,000	227	0.00%	208
94	Honduras	2010	7,616,000	93	1.93%	53
95	Hungary	2010	9,973,000	84	−0.20%	217
96	Iceland	2010	329,000	176	1.39%	90
97	India	2010	1,214,464,000	2	1.27%	96
98	Indonesia	2010	232,517,000	4	0.98%	123
99	Iran (Islamic Republic of)	2010	75,078,000	18	1.13%	111
100	Iraq	2010	31,467,000	39	2.63%	18
101	Ireland	2010	4,589,000	118	1.25%	99
102	Isle of Man	2010	80,000	202	0.03%	203
103	Israel	2010	7,285,000	96	1.43%	89
104	Italy	2010	60,098,000	23	0.17%	192
105	Jamaica	2010	2,730,000	138	0.41%	166
106	Japan	2010	126,995,000	10	−0.19%	215
107	Jordan	2010	6,472,000	102	1.44%	88
108	Kazakhstan	2010	15,753,000	63	0.67%	147
109	Kenya	2010	40,863,000	32	2.56%	21
110	Kiribati	2010	100,000	197	1.49%	80
111	Kuwait	2010	3,051,000	136	2.04%	47
112	Kyrgyzstan	2010	5,550,000	108	1.14%	108
113	Lao People's Democratic Republic	2010	6,436,000	104	1.76%	61
114	Latvia	2010	2,240,000	140	−0.39%	222
115	Lebanon	2010	4,255,000	123	0.79%	139
116	Lesotho	2010	2,084,000	142	0.79%	139
117	Liberia	2010	4,102,000	125	2.57%	20

Country Count	Country	Year of Population Estimate	Estimated Total Population	Rank of Countries by Population	Estimated Growth Rate Per Year 2010–2015	Rank of Countries by Growth Rates
118	Libyan Arab Jamahiriya	2010	6,546,000	101	1.79%	58
119	Liechtenstein	2010	36,000	211	0.75%	141
120	Lithuania	2010	3,255,000	133	-0.70%	229
121	Luxembourg	2010	492,000	170	1.12%	112
122	Madagascar	2010	20,146,000	56	2.52%	22
123	Malawi	2010	15,692,000	64	2.74%	12
124	Malaysia	2010	27,914,000	44	1.47%	82
125	Maldives	2010	314,000	177	1.45%	86
126	Mali	2010	13,323,000	68	2.36%	31
127	Malta	2010	410,000	172	0.33%	175
128	Marshall Islands	2010	63,000	206	1.86%	56
129	Martinique	2010	406,000	174	0.26%	185
130	Mauritania	2010	3,366,000	132	2.07%	44
131	Mauritius	2010	1,297,000	152	0.62%	148
132	Mayotte	2010	199,000	185	2.37%	29
133	Mexico	2010	110,645,000	11	0.86%	135
134	Moldova	2010	3,576,000	129	-0.64%	226
135	Monaco	2010	33,000	212	0.27%	182
136	Mongolia	2010	2,701,000	139	1.11%	114
137	Montenegro	2010	626,000	164	0.04%	202
138	Montserrat	2010	6,000	223	0.89%	133
139	Morocco	2010	32,381,000	38	1.17%	105
140	Mozambique	2010	23,406,000	50	2.07%	44
141	Myanmar	2010	50,496,000	24	1.00%	120
142	Namibia	2010	2,212,000	141	1.73%	63
143	Nauru	2010	10,000	221	0.61%	150
144	Nepal	2010	29,853,000	40	1.70%	64
145	Netherlands	2010	16,653,000	60	0.31%	179
146	Netherlands Antilles	2010	201,000	184	0.62%	148
147	New Caledonia	2010	254,000	181	1.35%	92

Country Count	Country	Year of Population Estimate	Estimated Total Population	Rank of Countries by Population	Estimated Growth Rate Per Year 2010–2015	Rank of Countries by Growth Rates
148	New Zealand	2010	4,303,000	122	0.86%	135
149	Nicaragua	2010	5,822,000	107	1.47%	82
150	Niger	2010	15,891,000	62	3.73%	1
151	Nigeria	2010	158,259,000	8	2.12%	41
152	Niue	2010	1,000	227	-2.60%	230
153	Northern Mariana Islands	2010	88,000	199	1.63%	73
154	Norway	2010	4,855,000	114	0.73%	144
155	Occupied Palestinian Territory	2010	4,409,000	121	2.87%	9
156	Oman	2010	2,905,000	137	1.92%	54
157	Pakistan	2010	184,753,000	6	2.13%	40
158	Palau	2010	21,000	217	0.49%	159
159	Panama	2010	3,508,000	130	1.46%	84
160	Papua New Guinea	2010	6,888,000	99	2.17%	39
161	Paraguay	2010	6,460,000	103	1.63%	73
162	Peru	2010	29,496,000	41	1.12%	112
163	Philippines	2010	93,617,000	12	1.66%	69
164	Pitcairn	2010	0	230	0.40%	167
165	Poland	2010	38,038,000	34	-0.13%	211
166	Portugal	2010	10,732,000	75	0.10%	198
167	Puerto Rico	2010	3,998,000	126	0.38%	170
168	Qatar	2010	1,508,000	148	1.55%	78
169	Republic of Korea	2010	48,501,000	26	0.27%	182
170	Réunion	2010	837,000	158	1.14%	108
171	Romania	2010	21,190,000	54	-0.38%	221
172	Russian Federation	2010	140,367,000	9	-0.34%	220
173	Rwanda	2010	10,277,000	80	2.67%	15
174	Saint Helena	2010	4,000	225	-0.65%	227
175	Saint Kitts and Nevis	2010	52,000	209	1.20%	102
176	Saint Lucia	2010	174,000	188	0.94%	125
177	Saint Pierre and Miquelon	2010	6,000	223	0.01%	207

Country Count	Country	Year of Population Estimate	Estimated Total Population	Rank of Countries by Population	Estimated Growth Rate Per Year 2010–2015	Rank of Countries by Growth Rates
178	Saint Vincent and the Grenadines	2010	109,000	192	0.05%	201
179	Samoa	2010	179,000	187	0.25%	186
180	San Marino	2010	32,000	214	0.56%	154
181	Sao Tome and Principe	2010	165,000	189	1.68%	67
182	Saudi Arabia	2010	26,246,000	46	1.95%	52
183	Senegal	2010	12,861,000	70	2.44%	25
184	Serbia	2010	9,856,000	85	-0.06%	210
185	Seychelles	2010	85,000	201	0.30%	181
186	Sierra Leone	2010	5,836,000	106	2.33%	34
187	Singapore	2010	4,837,000	115	0.90%	128
188	Slovakia	2010	5,412,000	110	0.09%	199
189	Slovenia	2010	2,025,000	144	0.19%	189
190	Solomon Islands	2010	536,000	166	2.22%	38
191	Somalia	2010	9,359,000	87	2.74%	12
192	South Africa	2010	50,492,000	25	0.47%	161
193	Spain	2010	45,317,000	29	0.82%	138
194	Sri Lanka	2010	20,410,000	55	0.73%	144
195	Sudan	2010	43,192,000	31	2.00%	49
196	Suriname	2010	524,000	168	0.85%	137
197	Swaziland	2010	1,202,000	153	1.36%	91
198	Sweden	2010	9,293,000	88	0.44%	163
199	Switzerland	2010	7,595,000	94	0.37%	171
200	Syrian Arab Republic	2010	22,505,000	51	1.69%	66
201	Tajikistan	2010	7,075,000	97	1.85%	57
202	Thailand	2010	68,139,000	19	0.52%	157
203	The former Yugoslav Republic of Macedonia	2010	2,043,000	143	0.02%	204
204	Timor–Leste	2010	1,171,000	154	3.35%	2
205	Togo	2010	6,780,000	100	2.30%	36
206	Tokelau	2010	1,000	227	-0.23%	218

Country Count	Country	Year of Population Estimate	Estimated Total Population	Rank of Countries by Population	Estimated Growth Rate Per Year 2010–2015	Rank of Countries by Growth Rates
207	Tonga	2010	104,000	195	0.12%	196
208	Trinidad and Tobago	2010	1,344,000	150	0.35%	172
209	Tunisia	2010	10,374,000	78	0.96%	124
210	Turkey	2010	75,705,000	17	1.10%	116
211	Turkmenistan	2010	5,177,000	113	1.25%	99
212	Turks and Caicos Islands	2010	33,000	212	1.14%	108
213	Tuvalu	2010	10,000	221	0.42%	164
214	Uganda	2010	33,796,000	37	3.22%	5
215	Ukraine	2010	45,433,000	28	-0.57%	224
216	United Arab Emirates	2010	4,707,000	116	1.97%	51
217	United Kingdom (UK)	2010	61,899,000	22	0.52%	157
218	United Republic of Tanzania	2010	45,040,000	30	2.92%	7
219	United States of America (USA)	2010	317,641,000	3	0.90%	128
220	United States Virgin Islands	2010	109,000	192	-0.26%	219
221	Uruguay	2010	3,372,000	131	0.34%	173
222	Uzbekistan	2010	27,794,000	45	1.16%	106
223	Vanuatu	2010	246,000	182	2.35%	32
224	Venezuela (Bolivarian Republic of)	2010	29,044,000	43	1.49%	80
225	Viet Nam	2010	89,029,000	13	1.01%	118
226	Wallis and Futuna Islands	2010	15,000	219	0.71%	146
227	Western Sahara	2010	530,000	167	3.30%	3
228	Yemen	2010	24,256,000	48	2.74%	12
229	Zambia	2010	13,257,000	69	2.44%	25
230	Zimbabwe	2010	12,644,000	71	2.08%	43
	World Total	2010	6,908,684,000		1.11%	

SOURCES:

<http://esa.un.org/wup2009/unup/index.asp?panel=1>

<http://esa.un.org/wup2009/unup/>

Country Count	Country	Year of Population Estimate	Estimated Total Population	Rank of Countries by Population	Estimated Growth Rate Per Year 2010–2015	Rank of Countries by Growth Rates
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See Also:

<http://bruessard.com>

Table C.12: World Population Trends																
Major World Region	1750 Region Population	Region % Year 1750	1800 Region Population	Region % Year 1800	1850 Region Population	Region % Year 1850	1900 Region Population	Region % Year 1900	1950 Region Population	Region % Year 1950	1999 Region Population	Region % Year 1999	2050 Estimated Region Population	Region % Estimated Year 2050	2150 Estimated Region Population	Region % Estimated Year 2150
Africa	106,000,000	13.40%	107,000,000	10.94%	111,000,000	8.80%	133,000,000	8.06%	221,000,000	8.76%	767,000,000	12.83%	1,766,000,000	19.82%	2,308,000,000	23.68%
Asia	502,000,000	63.46%	635,000,000	64.93%	809,000,000	64.10%	947,000,000	57.39%	1,402,000,000	55.59%	3,634,000,000	60.79%	5,268,000,000	59.13%	5,561,000,000	57.05%
Europe	163,000,000	20.61%	203,000,000	20.76%	276,000,000	21.87%	408,000,000	24.73%	547,000,000	21.69%	729,000,000	12.19%	628,000,000	7.05%	517,000,000	5.30%
Latin America and the Caribbean	16,000,000	2.02%	24,000,000	2.45%	38,000,000	3.01%	74,000,000	4.48%	167,000,000	6.62%	511,000,000	8.55%	809,000,000	9.08%	912,000,000	9.36%
Northern America	2,000,000	0.25%	7,000,000	0.72%	26,000,000	2.06%	82,000,000	4.97%	172,000,000	6.82%	307,000,000	5.14%	392,000,000	4.40%	398,000,000	4.08%
Oceania	2,000,000	0.25%	2,000,000	0.20%	2,000,000	0.16%	6,000,000	0.36%	13,000,000	0.52%	30,000,000	0.50%	46,000,000	0.52%	51,000,000	0.52%
World Population Total	791,000,000	100.00%	978,000,000	100.00%	1,262,000,000	100.00%	1,650,000,000	100.00%	2,522,000,000	100.00%	5,978,000,000	100.00%	8,909,000,000	100.00%	9,747,000,000	100.00%
World Population Percent Change			23.64%		29.04%		30.74%		52.85%		137.03%		49.03%		9.41%	

SOURCES:
<http://www.un.org/esa/population/publications/sixbillion/sixbilpart1.pdf>
<http://www.poodwaddle.com/clocks/worldclock/>

See Also:

<http://bruessard.com>

Table C.13: World Population Projections				
World Population Year				
		2012	2012	2012
World Population Count				
		7,000,000,000	7,000,000,000	7,000,000,000
Cumulative 50-Year Growth Rate %				
		50.00% (or 1% growth each year)	75.00% (or 1.5% growth each year)	10.00% (or 0.2% growth each year)
Period Factor				
		1	1	1
Number of Years Elapsed Since 2012	Projected Year	Projected Population Based on Expected Increase	Projected Population Based on More Than Expected Increase	Projected Population Based on Less Than Projected Increase
1	2013	7,035,000,000	7,052,500,000	7,007,000,000
38	2050	8,460,740,730	9,298,440,639	7,270,980,572
50	2062	8,982,580,705	10,170,698,509	7,358,713,827
138	2150	13,932,035,179	19,629,787,772	8,035,274,768
100	2112	11,526,679,445	14,777,586,880	7,735,809,884
150	2162	14,791,332,624	21,471,197,264	8,132,230,165
200	2212	18,980,619,861	31,196,724,858	8,548,964,937
250	2262	24,356,421,388	45,327,497,571	8,987,055,213
300	2312	31,254,788,685	65,858,901,709	9,447,595,352

See Also:

<http://bruessard.com>