

Date	Wage (minus costs of living and taxes)	Surplus wage to be used
	0	
5/1/12	0	
5/1/13	0	
5/1/14	0	
5/1/16	\$16,000.00	\$16,000.00
5/1/17	\$30,000.00	\$30,000.00
5/1/18	\$30,000.00	\$30,000.00
5/1/19	\$51,000.00	\$51,000.00
*5/1/2020	\$30,000.00	\$30,000.00

*assuming fellowship or increased specialization after 1 year of hospital staff year

Post-cost estimate for 2016		Post-cost estimate for 2017 (includes moonlighting)		Post-cost estimate for 2018 (includes moonlighting)	
Wage	50000	Wage	70000	Wage	70000
Tax	15000	Tax	21000	Tax	21000
Rent	12000	Rent	12000	Rent	12000
Food	6000	Food	6000	Food	6000
Misc	1000	Misc	1000	Misc	1000
Total	16000	Total	30000	Total	30000

estimate to finish debts is between May 2019 and May 2020 (note surplus by May 2020)

Debt remaining, ia

Gardhul Hassan calculation (includes realized loans from
\$140,000.00

\$124,000.00

\$94,000.00

\$64,000.00

\$13,000.00

(\$17,000.00) Red signifies surplus funds after paying off all debts

Post-cost estimate for 2019

Wage 100000

Tax 30000 note: rules should be made so that one does not wait 5 years to pay in one

Rent 12000 note also that it is impossible to pay whole debt in beginning years due to

Food 6000

Misc 1000

Total 51000

years 1 and 2 and projected loans for years 2, 3, and 4 as well as anticipated tuition increases)

∑ sum

› low salary at that point