

## Income Ratio Guide

Annual Earned Income	Monthly Earned Income	Tax-Free Monthly Benefit	% Income
\$55,000	\$4,583	\$3,100	68%
\$60,000	\$5,000	\$3,400	68%
<b>\$70,000</b>	\$5,833	<b>\$4,000</b>	<b>69%</b>
\$80,000	\$6,667	\$4,200	63%
\$90,000	\$7,500	\$4,600	61%
<b>\$100,000</b>	\$8,333	<b>\$5,000</b>	<b>60%</b>
\$110,000	\$9,167	\$5,400	59%
\$120,000	\$10,000	\$6,000	60%
\$130,000	\$10,833	\$6,250	58%
<b>\$140,000</b>	\$11,667	<b>\$6,500</b>	56%
\$150,000	\$12,500	\$7,150	57%
<b>\$160,000</b>	\$13,333	<b>\$7,500</b>	<b>56%</b>
\$170,000	\$14,167	\$7,950	56%
\$180,000	\$15,000	\$8,350	56%
\$190,000	\$15,833	\$8,750	55%
\$200,000	\$16,667	\$9,200	55%
\$220,000	\$18,333	\$10,000	55%
\$240,000	\$20,000	\$10,850	54%
\$260,000	\$22,000	\$11,750	53%
\$280,000	\$23,333	\$12,600	54%
\$300,000	\$25,000	\$13,500	54%
\$320,000	\$26,667	\$14,300	54%
\$340,000	\$28,333	\$14,850	52%
<b>\$360,000</b>	\$30,000	<b>\$15,000</b>	51%
\$380,000	\$31,667	\$15,550	49%
<b>\$400,000</b>	\$33,333	<b>\$16,000</b>	<b>48%</b>
\$540,000	\$41,667	\$18,000	43%
\$600,000	\$50,000	\$20,000	40%
\$900,000	\$62,500	\$25,000	40%

**Explanatory Note:** "Earned Income" means the compensation (W-2 income) received for the work or personal services after business expenses (net Schedule C income), but before any other deductions, as reported for federal tax purposes on IRS form 1040. Defined contribution retirement plan contributions and S-Corp non-passive dividend distributions as reported on Schedule E may be added to earned income.