




# 20 Years Project

## *Portfolio*



**A Portfolio by:  
Kathleen Estrella  
Thoene/Abbassi Team  
Buttercups**

ROUGH  
DRAFT

Kathleen Estrella  
Thoene/Abbassi Team  
Buttercups- 20 Years Project

### "Pre- Write"

From now on, until the next twenty years of my life, I know that I will experience many obstacles and moments of triumph. There will be ups and downs through the rest of my schooling and personal life, but I'm ready to get on the roller coaster ride.

After eighth grade, I plan on going to the original Gary and Jerri-Ann Jacobs High Tech High. When I start high school my brother will start going to college, so the dynamic at home may be different because I wouldn't see him as much and my mother and father would have to work more often to pay for his college education. The next four years of high school will be filled with many demanding projects, challenging work, along with nerve-racking tests and I may not be able to handle all of the stress that goes into them. But during the first few years, I will create a method or routine process that could help me manage my stress and anxiety. I also hope to create important friendships with new people, along with keeping my old friendships alive. But it isn't a guarantee that I'll keep all the friends I have now. Later on, I could get into an argument or lose touch <sup>with</sup> friends who are going in different directions as I am. But my number one priority is my academics and to finish my education. I plan to strive even harder in high school so that I can maintain a strong GPA that could help me qualify for colleges that I am aiming to attend. I will even take honor classes in math and biology because it could help create a better GPA. My junior year will be the most significant year in high school because of the preparations I need to take before I can go to college. In that same year I would have to experience an internship with a company in the same field I plan to go into. I aspire to become a medical scientist, so I would hope that there is a position for me in a company

that specializes in biomedical/biological sciences so that I may gain some experience in that field. While in high school I might be able to have a summer job so that I can invest my earnings towards my college education. But a major family incident might happen during college which could hold back my college plans. Maybe, my mom or dad could become sick and need medication and care. In that case, I would need to stop my education and work in a job or take care of my mom/dad just to help out. I wouldn't know how long this would continue so it could take some time before I could even attend a school again. But I know that my family wouldn't let me stay out of school for long. Our family values wouldn't allow me to just quit on my education. Our mother and father's belief in the importance of getting an education have passed down to me and my brother. So regardless of what could happen, I will go to college.

I aim on attending a college that has the courses and majors I need in order to become a medical scientist. Some of the universities that I <sup>will</sup> could apply to include: UC Berkley, San Francisco State University, UC Los Angeles, and UC San Diego which is my primary focus and first choice. UCSD only admits about 42% of all applicants, and 95% of the students had at least a 3.75 GPA and 99% of them were in the top tenth of their graduating class. So there is a possibility that I may not be accepted at my choice school, or I could even not be accepted at any of the colleges that I apply to. If this occurs, then I'll attend a community college nearby and try to get the courses I need and I could even be transferred into a university if I continue my efforts. But right now my mother and father's health is good and they most likely won't get ill soon.

At UCSD I plan on majoring in biology, chemistry and biotechnology, along with taking other courses such as mathematics, physics and computer science to become well-

where?

rounded. The next four years of college are almost guaranteed to be more stressful than high school. I would need to study even harder and make an even better method of pacing myself along with worrying about personal problems I could have. I may not have as good of a GPA then I had in high school and the tests will be more difficult. I may not do as well in a few tests as others, but I will always pick myself up and do better next time around. During college I could encounter and be side-tracked by personal things such as friends and family, or maybe I might reconsider what I really want to do in life. But once I think through it thoroughly, I would understand that my true calling is to become a medical scientist. After I receive my bachelor's degree, I would need to take five more years of schooling to obtain a PhD in biological science. After my college experience, I would realize that it isn't just about academics or friends, it's also about learning to become an independent person and to be prepared with life's possibilities.

Once college is over, I'll then put my mind in to finding a suitable job. I might be lucky to be offered a job opportunity while I'm in college, but I'll get some help from a classmate or professor. For the first few months of my job-hunting, I would need to find a temporary job so that I can live in a small apartment in San Diego for the mean time.

After those few months, an old colleague of mine <sup>would</sup> offers me a job in a small company in ~~San Francisco~~ <sup>San Diego</sup> in the research department.

As a medical scientist, I would be working in a lab with specimens and other organisms/viruses that cause diseases. It's kind of a risky job to take up, but I wanted to do this because I know that I'll be helping out with society. For the first few years of my job I'll be adjusting to the environment and the work that I do. I'll also be struggling with paying off bills and college debts, so I'll be over-stressed with just the thought of the

things I need to do. But in those years, I'll learn to know what it really means to be an adult. After those couple years I'll be about 29 years old, and that's about the time where I start thinking about what other things I should do with my life. I may start thinking about having a family or about marriage. I'll still be serious about my work, but I would also be venturing off trying to find something to fill up the hole in my life. My search could lead to places where I never thought I could be, and side track me into something that isn't the best for me. These things would affect my work and I might not be able to keep my job. So I take some time off to travel a little bit to destinations I haven't been to and to the place where I've come from. Maybe by going back to where I began could help me find out who I am, and lead me to a path. ~~So~~ I would be coming back into my job with a new sense of self and attitude. But just when I start adjusting to my job again, a small outbreak of a disease occurs in the United States. This means that I and others like me would need to work even harder to create vaccines and preventions. There would be so much pressure to develop a cure, that the mental and physical strain I'm going through would hold me back. My physical well being wouldn't be as great as it was when I was younger. I would probably drop some of my weight and be tired all of the time. I'd be working day and night, almost nonstop until there was a cure. Developing a vaccine could take years, so my plans for marriage and family would need to step aside. But within those few years, me and other medical scientists would have already found an antidote for the disease. My scientific findings would then land me a job as one of the top medical scientists in Fort Collins, Colorado. But I would not be able to move there right away. At first I would need to let go of my job commitments and say my goodbyes to the

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friends that I have made. It would be hard for me to leave San Diego, because I would have lived there for thirty years of my life.

At 33 years old, I would be a successful medical scientist with a stable salary. I would be the proud owner of a beautiful home and car. I would be progressing my way through work, slowly making my way to the top. I would not yet have the personal fulfillment of being a mother and wife, but I do have plans on making a family soon.

~~After all, I still have the rest of my life to experience along with new and exciting moments to live.~~

NAME: Kathleen Estrella

20 Years Project Pre-Write Check List

1. Check for grammar mistakes by reading your essay slowly, one sentence at a time. Check that (there, their, they're) and (your, you're) and (its, it's) are used correctly.
2. Use **SPELL CHECK**, it is your friend.
3. Read your essay out loud to yourself to catch awkward wording and to make sure that sentences flow. Delete extra words out of the sentences if they are not necessary to make your point.
4. Make sure each paragraph is indented and that there are smooth transitions between the different stages of your life.
5. Look at the suggestions that your classmates wrote on your rough drafts. If they make sense to correct, make the corrections. If you think it sounds better as it is, then leave it.

*If you follow these suggestions you can improve your writing and your essay. Read the essay out loud to yourself. This is an easy way to catch awkward wording. This is the best way to make your essay better on your own. You may not always have a teacher to proof read an essay for you. READ YOUR ESSAY OUT LOUD!!!!!!!!!!!!!!!!!!!!*

Peer Editor #1 Will Stocker

Write **two** suggestions for the pre-write. Write any questions or comments.

~~Student loans?~~

What's Fort Collins'  
New P on P. 4

Peer Editor #2 How er

Write **two** suggestions for the pre-write. Write any questions or comments.

Maybe write earlier  
Tis Perfecto

Kathleen Estrella  
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be more stressful than high school. I would need to study even harder and make an even better method of pacing myself along with worrying about personal problems I could have. I may not have as good of a GPA then I had in high school and the tests will be more difficult. I may not do as well in a few tests as others, but I will always pick myself up and do better next time around. During college I could encounter and be side-tracked by personal things such as friends and family, or maybe I might reconsider what I really want to do in life. But once I think through it thoroughly, I would understand that my true calling is to become a medical scientist. After I receive my bachelor's degree, I would need to take five more years of schooling to obtain a PhD in biological science while taking up a job. After my college experience, I would realize that it isn't just about academics or friends, it's also about learning to become an independent person and to be prepared with life's possibilities.

Once college is over, I'll then put my mind in to finding a suitable job. I might be lucky to be offered a job opportunity while I'm in college, but I'll probably need to find a job myself with help from a professor/classmate. For the first few months of my job-hunting, I would need to find a temporary job to earn money for a small apartment in San Diego for the mean time. After those few months, an old colleague of mine would help get me a job in a small company in San Diego in the research department.

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So after my vacation, I would be coming back into my job with a new sense of self and attitude. But just when I start adjusting to my job again, a small outbreak of a disease occurs in the United States. This means that I and others like me would need to work even harder to create vaccines and preventions. There would be so much pressure to develop a cure, that the mental and physical strain I'm going through would hold me back. My physical well being wouldn't be as great as it was when I was younger. I would probably drop some of my weight and be tired all of the time. I'd be working day and night, almost nonstop until there was a cure. I wouldn't receive as much money as I did before, because there probably would be a lack of funding. This would mean, that I would need to get more loans to help pay for my apartment and for other necessities such as groceries. Developing a vaccine could take years, so my plans for marriage and family would need to step aside. While working on a cure, there would be an outbreak in the laboratory, so our research would be set back a few months, and even more precautions would have to be met. But within a couple years, I and other medical scientists in my

company would help find the antidote to prevent the disease. My efforts would then land me a job as one of the top medical scientists in Fort Collins, Colorado. But I would not be able to move there right away. At first, I would need to let go of my job commitments and say my goodbyes to the friends that I have made. It would be hard for me to leave San Diego, because I would have lived there for thirty years of my life.

At 33 years old, I would be a successful medical scientist with a stable salary. I would be the proud owner of a beautiful home and car. I would also be in the best shape of my life, and would be progressing my way through work, slowly making my way to the top. Later on in my career, I might even go back to school to become a certified physician so that I could get a different, more sustainable job in my field. By this time, I would probably already be in a serious relationship with someone and be on the path to marriage. I would not yet have the personal fulfillment of being a mother, but I do have plans on making a family soon.

## “Interview Questions”

- How and why did you pick your profession? Did anything or anyone inspire you to do this?
  - For the past three years I worked in a lab that did research on Alzheimer's Disease. In college I took an introductory physiology course and became interested in Neuroscience.  
These days, people are living longer which means that the number of people who eventually suffer from Alzheimer's disease is increasing as well. I have grandparents who are in their 90's and do not suffer from any sort of dementia, and I found it interesting to think about what makes their brains different from other people who suffer from some form of dementia. Alzheimer's Disease is such a horrible disease and I couldn't imagine what it would be like to go through your whole life, and then get to a point where you can't remember who you, or recognize your family or remember anything about your past. Scientific research is very important to developing treatments and/or preventions to diseases, and I would like to make some sort of impact in Alzheimer's disease research. (or any disease for that matter)
- Have you ever considered doing any other profession? If so, then what and why?
  - My freshman year of college I considered majoring in Engineering, because I loved calculus and any sort of math class (yes, I'm a nerd). But, then I took an introductory biology class and that sparked my interest to pursue a degree in the biological sciences.
- Or have you had any prior career changes?
  - Nope, I graduated from college and a month after graduation I started working in the research lab.
- Are you currently satisfied with your job? Why or why not?
  - I enjoyed my job. It was very interesting, I learned a lot about the human brain, and I got along well with all of my coworkers. The pay was decent, and I got lots of vacation time and good benefits.
- What are the pros and cons of your job?
  - Pros: Regular hours 8-5. The job was not very stressful. I learned a lot, had a great boss and coworkers, and most importantly I enjoyed going to work every day. Cons: The job itself (what I actually did while at work) got kind of repetitive and tedious at times.
- Any health or dental benefits?
  - I had great benefits, both medical and dental. For example, I hurt my knee playing soccer and had to have knee surgery and it only cost \$15!! : )
- How much schooling did you need to go through in order to fulfill the requirements of your job?

- To get my job, the requirement was a 4 year college degree (in biological sciences, or a related field). Previous lab work, or internships in a research lab were also recommended.
- Currently I am working on getting a 2 year Masters Degree in Public Health, which will hopefully give me more job opportunities, and help me in finding a higher paying job.
- What college did you go to? UC Davis
- What courses did you take?
  - For my major (which was Biological Sciences w/ an emphasis in Neurobiology) I took lots of math and science courses such as: Chemistry, Organic Chemistry, Calculus, Statistics, Cell biology, Physiology, Neurobiology, Biochemistry, Genetics, Plant biology, Evolution and Ecology, and probably many more that I can't remember right now...
- Were you already positive of what you were going to do when you first arrived at college?
  - No, not at all! When I first started college I didn't declare a major and I had absolutely no clue what I wanted to do. I started taking a variety of classes to see what sparked my interest.
- What is your work environment like? What would you change or not change about it?
  - I worked w/ approximately 10-15 other people. We each had our own computer to work at (but it wasn't set up in cubicles like in offices....which was good because cubicles make it hard to talk to other people!) My job was different than many research lab jobs, in that our research dealt w/ brain MRI images, so we did our work on computers. Many other labs, "wet labs" have a different sort of environment. The research involves working at a lab bench and conducting various experiments, tests, reactions, etc.  
I liked the fact that I had many other coworkers, because it made work fun to have people to talk to. I did an internship in college and the lab I worked in only had one other person who worked there...and she didn't talk at all, so it made the days rather slow and boring. I've found that who you work with can sometimes have a pretty significant impact on whether or not you like your job.
- Do you believe the work that you do is more difficult or easier than other professions? Why or why not?
  - I don't think my job is any easier or harder than other professions. Difficulty is a relative term, it all depends on what you enjoy doing, and what you, as an individual, are good at. For example, if someone made me be a teacher, I would find that extremely difficult and probably fail miserably because I'm not good that that sort of thing.
- What are some of the restrictions your job has? Like, are you only allowed to speak at certain times, or can you move around your workplace freely?
  - My job was extremely flexible, probably more flexible than most jobs, so I'm not sure if it is a good basis to judge on. We could talk to each other

freely, get up and walk around, check our email, etc. If we had a doctor's appt. or something we needed to go do, we could just leave work and make up the time by staying later or coming in early. I know a lot of science research jobs are very flexible, because a lot of the time you are running experiments that you have to sit and wait for, so there is time to take breaks, etc. But also, depending on the type of lab you work in, sometimes the hours can be rather irregular. For example, I've known people in other labs that had to go in at night to set up an experiment, or come in really early to check on cells, or something like that.

- What projects are you currently working on? Have you done any interesting projects in the past?
  - The lab I worked in was involved in Alzheimer's Disease research. We analyzed human brain MRI's for several different research studies. We used a computer program to calculate people brain volumes from their MRI, and calculate the volumes of different brain regions. The researcher for these studies were trying to look at precursors to Alzheimer's disease. (so basically...are there changes that happen in people's brains that lead to the development of Alzheimer's Disease). Finding precursors that lead to disease is often just as important as developing treatments. The treatments (if some eventually get developed) will not do any good unless doctors are able to diagnose people with Alzheimer's disease early enough for the treatment to have an effect. Also, the studies looked at risk factors for Alzheimer's disease. For example, are there certain biological factors that some people have that make them more likely to develop Alzheimer's disease in the future.
- What is your prediction of the job growth in your field? (Do you believe that your job will be in high demand in the future?)
  - I believe that scientific research will always be in demand. There are so many diseases that we don't have cures for: AIDS, Cancer, etc. As long as people are suffering from disease there will always be a demand for research to try and find either what causes the disease, or treatments and cures to stop the disease.
- How does this career support you financially? What are some of the things that you can or can't afford?
  - My job provided me with enough money to live on. (although, I lived in Davis..which is not all that expensive, and I lived in a house with 3 other friends, so my rent was pretty cheap.) But, my income gave me plenty of money to live on, and because my rent was so cheap I was also able to start saving money as well.
- Do you think that the personality you have fits with what your job is? (I chose to do this career in my project because I took a personality test, and one of my personalities matched with being in the medical/medical science field.)
  - Yes, I think this job fits my personality very well. I am very analytical and have always enjoyed solving problems (math, logic problems, puzzles, etc.) I like working w/ data and statistics and there is a lot of that in the science profession. It also fits me well because one of the things I hate

most, is public speaking ...which is why I could never be a teacher...I hate getting up in front of people and talking!!! So, I haven't had to do a lot of that. But, often working in research there are times when you have to give presentations...so I guess I can't really escape it.

- What are your positions on having a family/marriage? Do you have any plans on having any children soon?
  - o Haha. Um, well....I'm only 24, not married or dating anyone, so HOPEFULLY I will not be having children in the near future : ) But yes, at some point I would like to be married and have a family. (eventually.....)
- Where do you live now? Why? (Is it because of your job, did you always want to live there, do have family there etc.)
  - o I recently moved down to Pasadena. I am currently in a Graduate School Program at USC, getting a Masters Degree in Public Health. I moved down here for school, I used to live up in Northern CA (my family lives up there). After my masters program (which is 2 years) I will probably move again, depending on where I can find a job. But, for the record, I actually don't mind Southern CA as much as I thought I would!
- If you had the chance to live anywhere else in the world where would it be?
  - o Wow, hmm...tough question. I haven't even been out of this country ever, so there are lots of places I would like to go....I think it would be fun to live in a Spanish speaking country, so I could learn to speak Spanish fluently. (I hardly remember anything from high school Spanish...)
- How have you changed as a person ever since you took on this job? Do you think you've become more mature or more responsible because of it?
  - o Yes, my job definitely made me more mature, I actually had to take work seriously. I was responsible for the data of several very important research studies, so if I didn't take it seriously, or messed something up, I was affecting someone else's research. It was also the first "real" job that I had, so I had to learn how to manage my paycheck, pay all my bills, and save money for the future.
- What advice would you give someone who is interested in becoming your profession?
  - o I would tell them to get as many little experiences as they can in college so they can see what aspects of scientific research they enjoy. Do they like working with data and the computer/statistical analysis part of scientific research, or do they like to be in a lab and performing experiments. Also, there are so many different areas of research so they would need to pinpoint what kind of research they would be interested in working with.
- Do you have any advice for me?
  - o Don't stress too much about what you want to do when you get older. When I was in high school I felt like everyone was already asking me and pestering me about what I wanted to do with my life, and I didn't have a clue. You aren't supposed to know in high school what you want to be when you grow up! Even in college, don't feel that you have to declare a



major right when you start. Or even when you do declare a major, don't feel like you are stuck with it. You can always change your mind if you find out you don't like something, or there is something else that you are more interested in. It's all about trial and error. It is impossible to know what you want to do with your career until you try things out and decide if you enjoy it or not. Try to get experience doing a variety of different things, and eventually you will be able to narrow down what sorts of subjects, types of jobs, etc. that you like doing, or more importantly...what you don't like doing. So, enjoy high school (get good grades), have fun in college...and work hard, but don't stress too much about the future...you'll figure it out. I'm still trying to figure out what the heck I'm going to do when I'm done with grad school... ;)

(sorry, my answers to these questions keep getting longer and longer)

Thank you very much for all of your time. I truly appreciate your contribution to helping me out on my project, and I am very grateful for your kindness. I hope you at least had a little bit of fun answering my questions and I give you the best of luck for pursuing your career. Once again, thank you very much for taking part of my 20 years project.

- Kathleen Estrella, Eighth Grade

Hey Kathleen, no problem, hopefully I helped a little bit. Sorry if my answers are too long, or random. I was watching "Lost" season 1 (which I am now addicted to) while I was working on this, so I hope I made at least a little bit of sense and was somewhat helpful. If you have any other questions, need clarification on any weird or ridiculous answers, or need any additional information, feel free to email me:  
[ljiabattari@gmail.com](mailto:ljiabattari@gmail.com)

Oh, and thanks! I did enjoy filling these out, because it gave me an excuse to not be doing my homework! ;)

-Lauren Ciabattari

# "Monthly Budget"

Total Projected Cost	Total Actual Cost	Total Difference
<b>\$6,700</b>	<b>\$6,667</b>	<b>\$33</b>

<b>Housing</b>	Projected Cost	Actual Cost	Difference
Mortgage or rent	\$1,000	\$935	\$65
Phone	\$50	\$30	\$20
Cell Phone (Plus texting)	\$50	\$50	\$0
Electricity and Gas	\$40	\$50	(\$10)
Water and sewer	\$15	\$15	\$0
Internet	\$40	\$40	\$0
Cable (Plus The Filipino Channel)	\$30	\$40	(\$10)
Waste removal	\$10	\$10	\$0
Maintenance or repairs	\$50	\$30	\$20
Supplies	\$20	\$20	\$0
Other	\$0	\$0	\$0
<b>Subtotals</b>	<b>\$1,305</b>	<b>\$1,220</b>	<b>\$20</b>

## Transportation

Vehicle 1 payment	\$625	\$689	(\$64)
Insurance	\$100	\$100	\$0
Fuel	\$200	\$230	(\$30)
Maintenance	\$50	\$0	\$50
Other/Accessories	\$5	\$5	\$0
<b>Subtotals</b>	<b>\$980</b>	<b>\$1,024</b>	<b>(\$44)</b>

## Insurance

Home (already added to mortgage)	\$0	\$0	\$0
Health and Dental	\$50	\$60	(\$10)
Life	\$50	\$60	(\$10)
<b>Subtotals</b>	<b>\$100</b>	<b>\$120</b>	<b>(\$20)</b>

## Food

Groceries	\$340	\$300	\$40
Dining out	\$50	\$50	\$0
<b>Subtotals</b>	<b>\$390</b>	<b>\$350</b>	<b>\$40</b>

## Personal Care

Medical	\$15	\$15	\$0
Toiletries	\$20	\$20	\$0
Hair/nails	\$20	\$20	\$0
Clothing	\$40	\$40	\$0
Health club (24 Hour Fitness)	\$30	\$34	(\$4)
<b>Subtotals</b>	<b>\$125</b>	<b>\$129</b>	<b>(\$4)</b>

# "Monthly Budget"

Projected Monthly Income	
Income 1	\$6,700
<b>Total monthly income</b>	<b>\$6,700</b>

Actual Monthly Income	
Income 1	\$6,667
<b>Total monthly income</b>	<b>\$6,667</b>

<b>Projected balance</b> (Projected income minus expenses)	<b>\$0</b>
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<b>Actual balance</b> (Actual income minus expenses)	<b>(\$0)</b>
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<b>Difference</b> (Actual minus projected)	<b>(\$0)</b>
--	--------------

	Projected Cost	Actual Cost	Difference
<b>Entertainment</b>			
Video/DVD (Netflix)	\$15	\$10	\$5
Itunes	\$10	\$10	\$0
Movies	\$20	\$20	\$0
Concerts	\$10	\$10	\$0
Sporting events			\$0
Live theater	\$10	\$10	\$0
Other			\$0
<b>Subtotals</b>	<b>\$65</b>	<b>\$60</b>	<b>\$5</b>

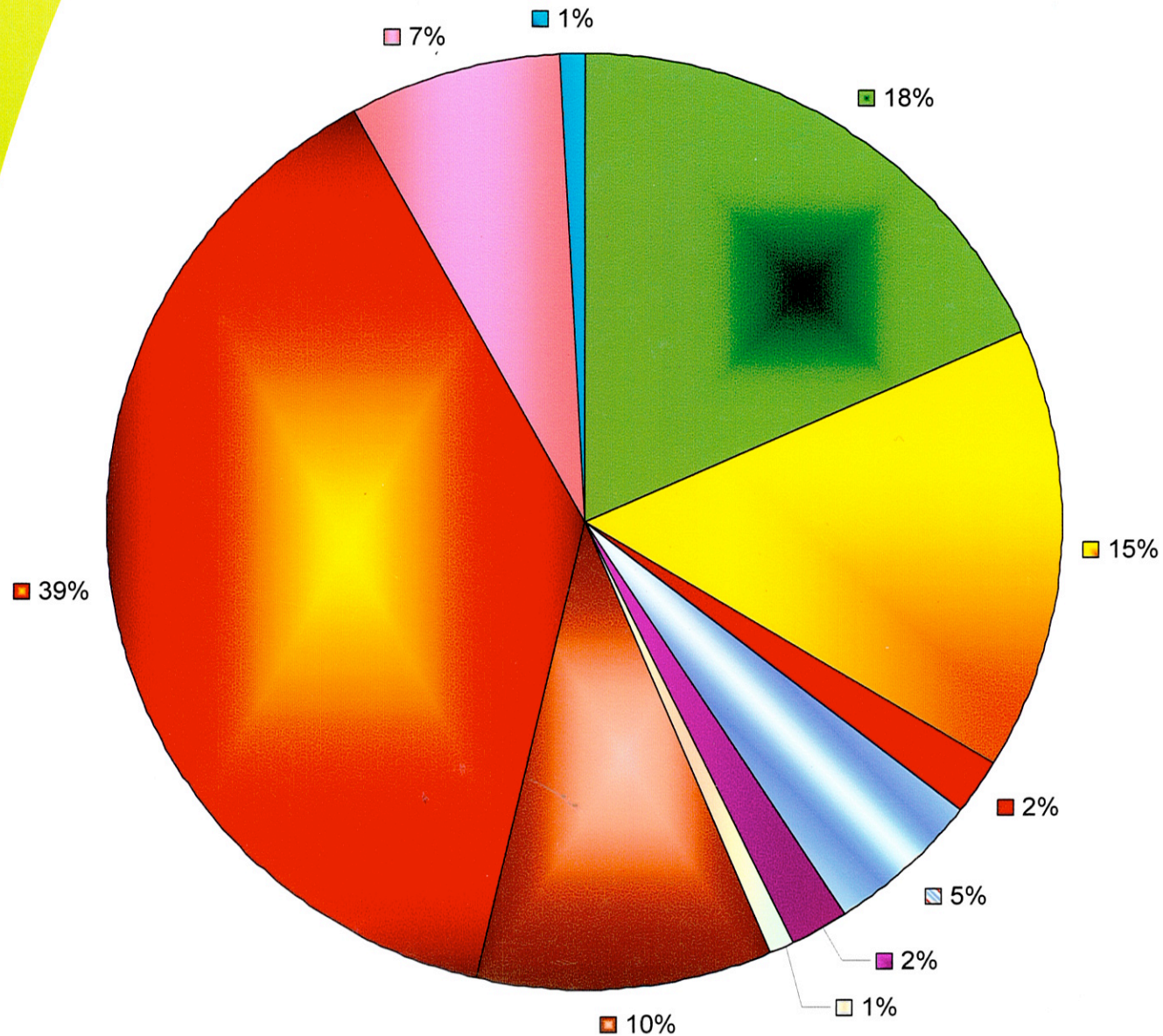
<b>Loans</b>			
Student	\$700	\$667	\$33
<b>Subtotals</b>	<b>\$700</b>	<b>\$667</b>	<b>\$33</b>

<b>Taxes</b>			
Federal	\$1,400	\$1,439	(\$39)
State	\$600	\$620	(\$20)
FICA	\$500	\$500	\$0
Other			\$0
<b>Subtotals</b>	<b>\$2,500</b>	<b>\$2,559</b>	<b>(\$59)</b>

<b>Savings or Investments</b>			
Retirement account (IRA)	\$400	\$403	(\$3)
Investment account	\$50	\$50	\$0
Emergency Fund	\$35	\$35	\$0
Other			\$0
<b>Subtotals</b>	<b>\$485</b>	<b>\$488</b>	<b>(\$3)</b>

<b>Gifts and Donations</b>			
Charity 1 (World Vision Child Sponsorship)	\$50	\$50	\$0
<b>Subtotals</b>	<b>\$50</b>	<b>\$50</b>	<b>\$0</b>

# Monthly Budget



## LEGEND

- Housing
- Transportation
- Insurance
- Food
- Personal Care
- Entertainment
- Loans
- Taxes
- Savings & Investments
- Gifts & Donations



# Budget Percentages

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## Monthly Percentages:

Housing:  $1220/6667 = .183$  (18.3% of gross income)

Transportation:  $1024/6667 = .154$  (15.4 % of gross income)

Insurance:  $120/ 6667 = .018$  (1.8 % of gross income)

Food:  $350/6667 = .0525$  (5.25 % of gross income)

Personal Care:  $129/6667 = .019$  (1.9 % of gross income)

Taxes:  $2559/6667 = .384$  (38.4 % of gross income)

Savings or Investments:  $488/6667 = .0732$  (7.32 % of gross income)

Loans:  $667/6667 = .1$  (10 % of gross income)

Entertainment:  $60/ 6667 = .009$  (.9 % of gross income)

---

## Yearly Percentages:

Product divided by 80,000 = Percentage

Housing:  $1220 \times 12 = 14640$  (18.3 % of gross income)

Transportation:  $1024 \times 12 = 12288$  (15.36% of gross income)

Insurance:  $120 \times 12 = 1440$  (1.8 % of gross income)

Food:  $350 \times 12 = 4200$  (5.25 % of gross income)

Personal Care:  $129 \times 12 = 1548$  (1.9% of gross income)

Entertainment:  $60 \times 12 = 720$  (.9 % of gross income)

Loans:  $667 \times 12 = 8004$  (10 % of gross income)

Taxes:  $2559 \times 12 = 30708$  (38.4 % of gross income)

Savings or Investments:  $488 \times 12 = 5856$  (7.32 % of gross income)

Gifts and Donations:  $50 \times 12 = 600$  (.75 % of gross income)

# Tax Calculations

**Salary: \$ 80,000 per year Gross Income**

## Federal Tax Calculations:

\$80,000 is within the 28 % Tax Bracket (59, 975— 91,400)

F= Federal Tax

730 + 3,360 + 7,568.75 + F = Federal Tax Amount

F = (80,000- 59,975) x .28

80,000- 59,975 = 20,025

20,025 x .28 = 5,607

F = 730 + 3,360 + 7,568.75 + 5,607 = \$ 17,265.75

## State Tax Calculations:

Colorado State Tax = 9.3 % of Gross Income

Salary x .093

80,000 x .093 = \$ 7,440

## FICA Tax Calculations:

FICA Tax = 7.5 % of Gross Income

Salary x .075

80,000 x .075 = \$ 6,000

## Total Amount of Taxes:

Salary- (Federal + FICA + State) = Net Income (Income after Taxes)

80,000- (17,265.75 + 6,000 + 7.440) =

17,265.75 + 6,000 + 7.440 = 30,705.75 (Money Taxed)

80,000- 30,705.75 = \$ 49,294.25

**\*\* Net Income = \$ 49,294.25\*\***

**Salary per month: \$80,000/ 12= \$6,6667 gross income**

## Federal Tax Calculations:

17,265.75/ 12 = \$1,438.75 or \$ 1,439 rounded

## State Tax Calculations

7,440/ 12 = \$620

## FICA Tax Calculations:

6,000/ 12 = \$500

## Total Amount of Taxes Per Month:

Salary- (Federal+ FICA+ State) = Net Income After Taxes

6667- (1439+ 500 + 620) =

1439 + 500+ 620= 2559 (Money Taxed)

6667- 2559= \$4,108

**\*\* Monthly Net Income = \$4,108\*\***

# Retirement Calculations

Rate of Return Before Retirement: 10% or .1  
 Starting Balance: \$0  
 Age: 33  
 Age of Retirement: 65  
 Years of Retirement: 35

## How To Calculate Retirement Savings:

(Annual Investment x .1) + Annual Investment  
 Annual Investment = \$ 4,836  
 Then you need to change it to your balance.  
 (Balance x .1) + Balance

### Year 1-

$(4,836 \times .1) + 4836$   
 $4836 \times .1 = 483.6$  or 484  
 $4836 + 484 = 5320$  (Total Balance so far)

### Year 2-

$(5320 \times .1) + 5320$   
 $5320 \times .1 = 532$   
 $532 + 5320 = 5852$   
 $5852 + 5320 = 11,172$  (Total Balance so far)

You continue this method until you retire.

If I continue doing this, by the time I retire I will have invested \$ 1,069,972 (before taxes)  
 \$909,477 (after taxes)

Savings produces \$2,087 monthly after taxes and inflation.

Starting Balance:	\$0	Annual contributions:	\$4,836
Current age:	33	Age of retirement:	65
Rate of return before retirement:	10.00%	Rate of return during retirement:	8.00%
Current tax rate:	25.00%	Retirement tax rate:	15.00%

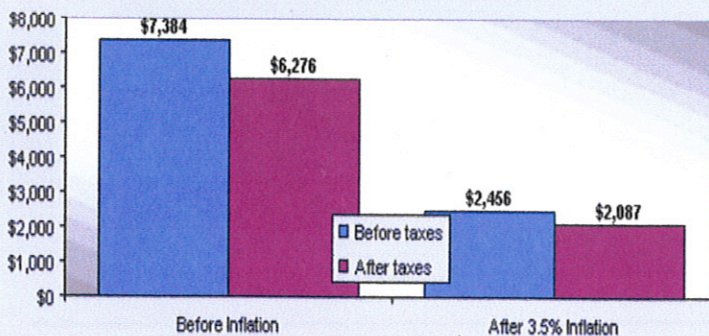
To increase deposits with inflation  Check here      If savings is tax deferred  Check here

Savings produces \$2,087 monthly after taxes and inflation.

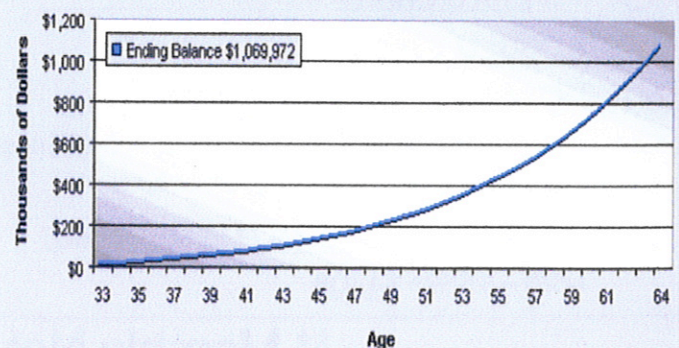
Starting Balance:	\$0	Annual contributions:	\$4,836
Current age:	33	Age of retirement:	65
Rate of return before retirement:	10.00%	Rate of return during retirement:	8.00%
Current tax rate:	25.00%	Retirement tax rate:	15.00%

To increase deposits with inflation  Check here      If savings is tax deferred  Check here

Monthly Income at age 65 for 35 Years



Retirement Savings by Year



## Retirement Income

### Your retirement savings provides \$2,087 per month after taxes and inflation.

According to your inputs, at age 65 your savings will provide \$7,384 per month for 35 years. This is before taxes. After taxes you will have \$6,276 per month. In today's dollars, this is equivalent to \$2,087 with 3.50% annual inflation.

#### Savings can provide

Income of before taxes	\$7,384 per month
Income of after taxes	\$6,276 per month
Value of income today ( with 3.50% annual inflation)	<b>\$2,087</b>

#### Retirement Income Results

Starting balance	\$0
Annual contribution	\$4,836
Current age	33
Age of retirement	65
Years of retirement	35
Rate of return before retirement	10.00%
Rate of return during retirement	8.00%
Current tax rate	25.00%
Retirement tax rate	15.00%
Expected rate of inflation	3.50%
Is this savings tax deferred?	yes
Increase annual deposit with inflation?	no
Total contributions	<b>\$154,752</b>
Savings total before taxes	\$1,069,972
Savings total after taxes	\$909,477
Value of savings today	<b>\$302,483</b>

### Income Taxes

We estimate that you will owe 15.00% income tax on \$7,384 of your monthly retirement income. This assumes that all of your investments were before taxes, and that you will pay income taxes on those investments as well as any interest when withdrawals are made. The remaining balance will still earn tax deferred interest. Please note, if your savings are in a Roth IRA, none of your withdrawals will be subject to income taxes.

### Balances by year

Age	Investments	Interest	Taxes	Savings Balance
-----	-------------	----------	-------	-----------------



33	\$4,836	\$484	\$0	\$5,320
34	\$4,836	\$1,016	\$0	\$11,171
35	\$4,836	\$1,601	\$0	\$17,608
36	\$4,836	\$2,244	\$0	\$24,688
37	\$4,836	\$2,952	\$0	\$32,477
38	\$4,836	\$3,731	\$0	\$41,044
39	\$4,836	\$4,588	\$0	\$50,468
40	\$4,836	\$5,530	\$0	\$60,834
41	\$4,836	\$6,567	\$0	\$72,237
42	\$4,836	\$7,707	\$0	\$84,781
43	\$4,836	\$8,962	\$0	\$98,578
44	\$4,836	\$10,341	\$0	\$113,756
45	\$4,836	\$11,859	\$0	\$130,451
46	\$4,836	\$13,529	\$0	\$148,816
47	\$4,836	\$15,365	\$0	\$169,017
48	\$4,836	\$17,385	\$0	\$191,238
49	\$4,836	\$19,607	\$0	\$215,682
50	\$4,836	\$22,052	\$0	\$242,569
51	\$4,836	\$24,741	\$0	\$272,146
52	\$4,836	\$27,698	\$0	\$304,680
53	\$4,836	\$30,952	\$0	\$340,468
54	\$4,836	\$34,530	\$0	\$379,834
55	\$4,836	\$38,467	\$0	\$423,137
56	\$4,836	\$42,797	\$0	\$470,770
57	\$4,836	\$47,561	\$0	\$523,167
58	\$4,836	\$52,800	\$0	\$580,803
59	\$4,836	\$58,564	\$0	\$644,203
60	\$4,836	\$64,904	\$0	\$713,943
61	\$4,836	\$71,878	\$0	\$790,657
62	\$4,836	\$79,549	\$0	\$875,042
63	\$4,836	\$87,988	\$0	\$967,866
64	\$4,836	\$97,270	\$0	\$1,069,972

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Kathleen Estrella  
Thoene/Abbassi Team  
Buttercups- 20 Years Project

ROUGH  
DRAFT

## "20 Years Reflection"

(Leedy, Robert)

As I look back at the past 20 years of my life, a small smile crosses my face as I remember the many obstacles I went through along with my accomplishments. Right now I am at the point in my life where I have a stable livelihood, and I'm near to having a family and husband. But to get where I am now, I needed to go through many challenges and difficulties.

Once I finished middle school in, I went into high school with ~~plenty of optimism~~ and high hopes for myself. At first, high school seemed to be easier than I imagined because I came into it prepared and had friends to support me. But later on, especially during my 11<sup>th</sup> grade year, high school started to get stressful. My junior year was filled with a demanding internship along with a variety of tests, and thinking about what profession I should become. But as high school came to an end in the summer of 2011, I found myself content with what I accomplished even though I knew that I would need to part ways with some friends.

My college experience provided me with the knowledge I needed to become an adult. I learned to become an independent person, as well as gaining a better sense of responsibility. My college graduation was one of the most emotional moments in my life, because I was relieved about finishing my education yet I wasn't sure of what would happen to me next. But ~~while holding my diploma in my hand~~, I knew that I was ready for life's possibilities.

But with  
Diploma in  
hand,

The first two years into my work, I was overwhelmed with stress and anxiety because of my job and personal things. I was confused about whether this job was right

thinked dis + word

for me and I started thinking about creating a different life for myself. So when I was 29,

I took a small vacation to clear my mind and reflect on my life so far. While in the Philippines, I had a revelation <sup>however, I had a revelation: I was destined to be a medical scientist.</sup> that made me realize that I was destined to be a medical scientist.

With a new outlook on life, I returned to my work just to find out that there had been a small epidemic in the United States. For the next year and a half, I worked to the best of my abilities to help find a cure. While working on this project, our company was able to find the cause of the disease and create <sup>↑</sup> treatment and vaccine for it.

My efforts then landed me a position as a top medical scientist in a company located in Fort Collins, Colorado. When I arrived, I moved into my first house and purchased a new car. My job went <sup>had</sup> off to a good start, and I even found a ~~special~~ someone to love and spend the rest of my life with. In September of 2026, I was featured in a national science magazine, where I was interviewed about the part I played in finding a cure for a disease.

When I think about all of the things that I've done in my life, I can honestly say that I have no regrets. Everything that I have done in the past has led me to where I am <sup>helped lead</sup> now.

## *“20 Years Reflection”*

As I look back at the past 20 years of my life I remember the obstacles I went through and my accomplishments. But to get where I am now, I had to face numerous challenges and difficulties.

Once I finished middle school, I went into high school with high hopes for myself. At first, high school seemed to be easier than I imagined because I came into it prepared and had friends to support me. But later on, especially during my 11<sup>th</sup> grade year, high school started to get stressful. My junior year was filled with a demanding internship along with a variety of tests, and thinking about what profession I should become. But as high school came to an end in the summer of 2011, I found myself content with what I accomplished even though I knew that I would need to part ways with some friends.

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The first two years into my work, I was overstressed because of my job and personal things. I was confused about whether this job was right for me and I started thinking about creating a different life for myself. So when I was 29, I took a small vacation to clear my mind and reflect on my life so far. While in the Philippines I had a revelation that made me realize that I was destined to be a medical scientist.

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