

Tables and Graphics: Companion PDF

Personal Finance for People in Tech by Jason Weill

This companion material is for the audiobook version of *Personal Finance for People in Tech*, Second Edition.
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Chapter 3: Your Employer's Stock

Vest Date	Quantity	Total Vested
Apr 10, 2023	300	300
Jul 10, 2023	75	375
Oct 10, 2023	75	450
Jan 10, 2024	75	525
Apr 10, 2024	75	600
...
Jan 10, 2026	75	1,125
Apr 10, 2026	75	1,200

Table 3.1

Vest Date	Quantity	Total Vested
Jun 6, 2023	240	240
Jul 6, 2023	20	260
Aug 6, 2023	20	280
Sep 6, 2023	20	300
Oct 6, 2023	20	320
...
May 6, 2026	20	940
Jun 6, 2026	20	960

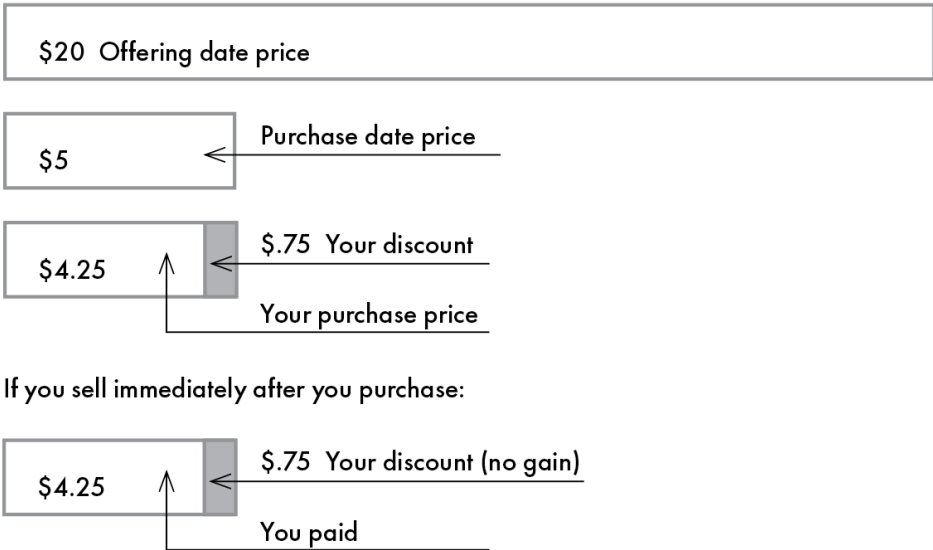
Table 3.2

Chapter 3: continued

Figure 3.3



Figure 3.4



Chapter 6: Saving for Retirement

Figure 6.1

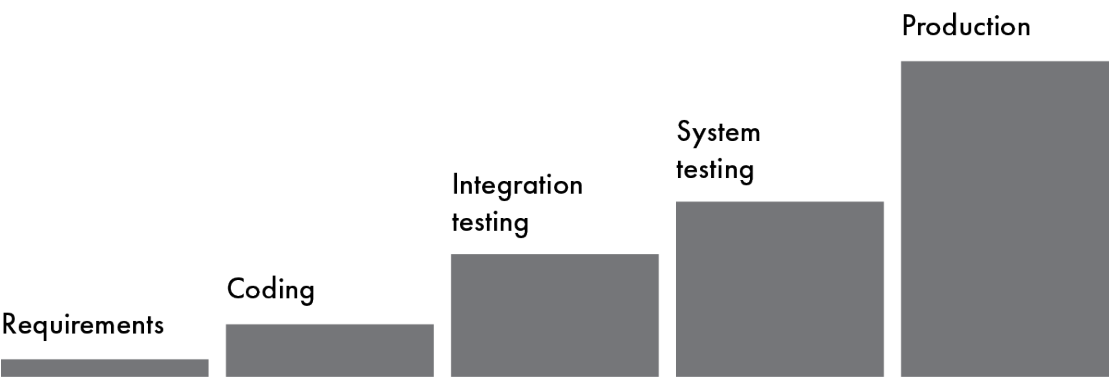
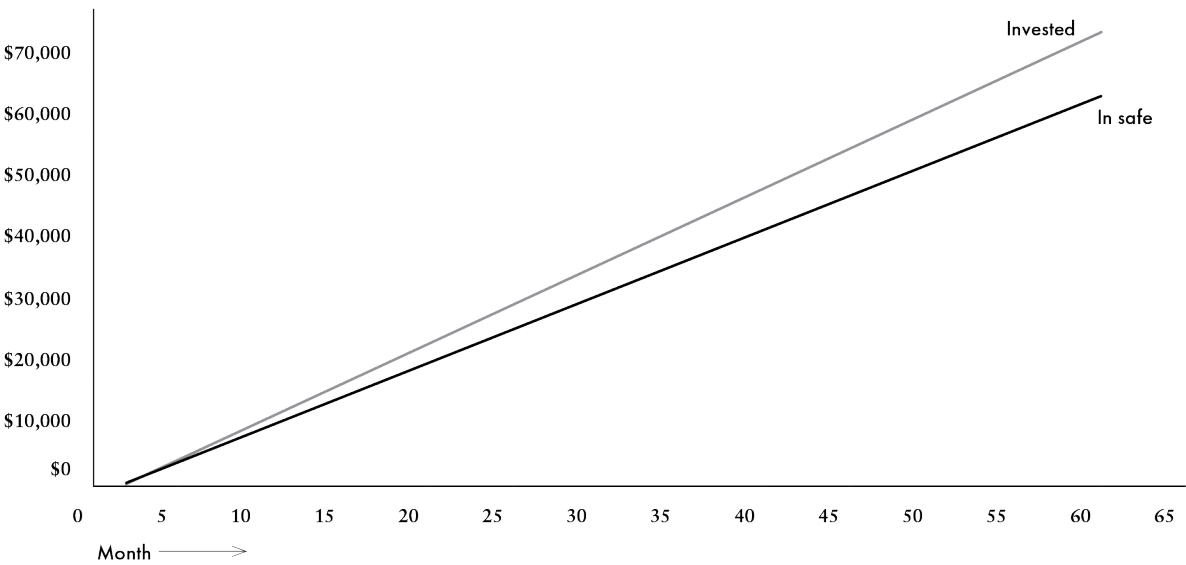


Figure 6.2



Chapter 6: continued

Table 6.3

Month	Contribution	Match	Total	Year-to-date
January	\$7,200	\$320	\$7,520	\$7,520
February	\$7,200	\$320	\$7,520	\$15,040
March	\$6,100	\$320	\$6,420	\$21,460
April	\$0	\$0	\$0	\$21,460
...
December	\$0	\$0	\$0	\$21,460

Table 6.4

Month	Contribution	Match	Total	Year-to-date
January	\$1,760	\$320	\$2,080	\$2,080
February	\$1,760	\$320	\$2,080	\$4,160
March	\$1,760	\$320	\$2,080	\$6,240
April	\$1,760	\$320	\$2,080	\$8,320
May	\$1,760	\$320	\$2,080	\$10,400
June	\$1,760	\$320	\$2,080	\$12,480
July	\$1,760	\$320	\$2,080	\$14,560
August	\$1,760	\$320	\$2,080	\$16,640
September	\$1,760	\$320	\$2,080	\$18,720
October	\$1,760	\$320	\$2,080	\$20,800
November	\$1,760	\$320	\$2,080	\$22,880
December	\$1,140	\$320	\$1,460	\$24,340

Chapter 7: Consumer Debt

Table 7.1

Month	Accepted at	Can get cash?	Charges interest?	Must pay monthly?
Credit	ATMs and most merchants	Yes (fee)	Yes	Yes, partially or fully
Store	Single merchant	No	Yes	Yes, partially or fully
ATM	ATMs only	Yes	No	No
Debit	ATMs and most merchants	Yes	No	No
Charge	Most merchants	Yes, for a fee	No	Yes, fully
Stored-value	Varies	Varies	No	No

Chapter 8: Buying a Home

Table 8.1

Housing type	Purchase price	Monthly fees	Taxes in monthly fees?	Maintenance responsibility
Single-family (detached)	Highest	None	N/A	Owner alone
Single-family (attached)	High	None	N/A	One or more owners
Condominium	Medium	Set by HOA annually	No	Homeowners' association
Cooperative	Low–Medium	Set by co-op board annually	Yes	Shared by owners

Chapter 9: Mortgages

Table 9.1

Term	Principal	Interest	Total
15-year	\$830	\$898	\$1728
30-year	\$227	\$1,063	\$1,290
Difference	\$603	(\$165)	\$438

Table 9.2

Term	Principal	Interest	Total
15-year	\$56,300	\$47,399	\$103,699
30-year	\$15,793	\$61,658	\$77,451
Difference	\$40,507	(\$14,259)	\$26,248

Table 9.3

Term	Principal	Interest	Total
15-year	\$220,000	\$91,095	\$311,095
30-year	\$220,000	\$244,708	\$464,708
Difference	\$0	(\$153,613)	(\$153,613)

Chapter 9: continued

Figure 9.4

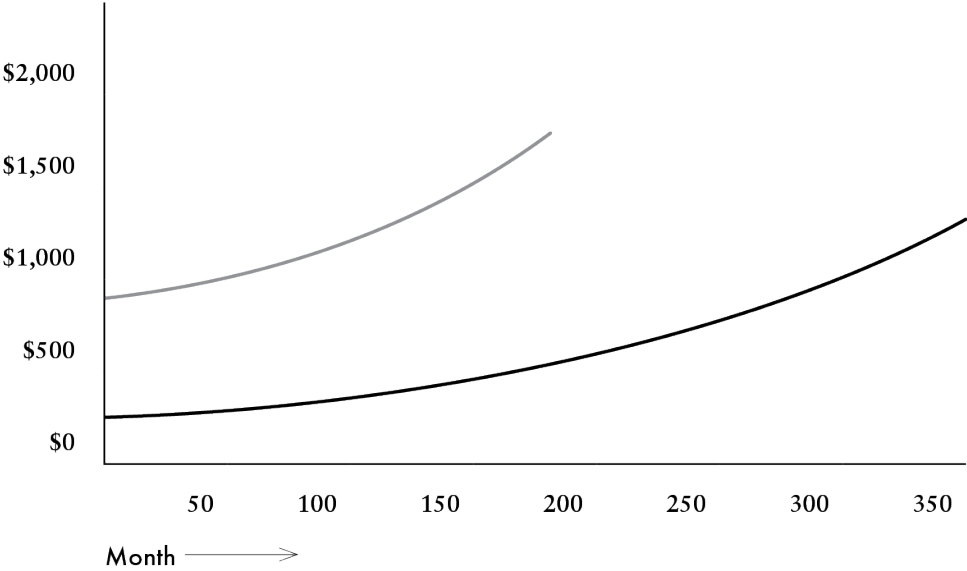
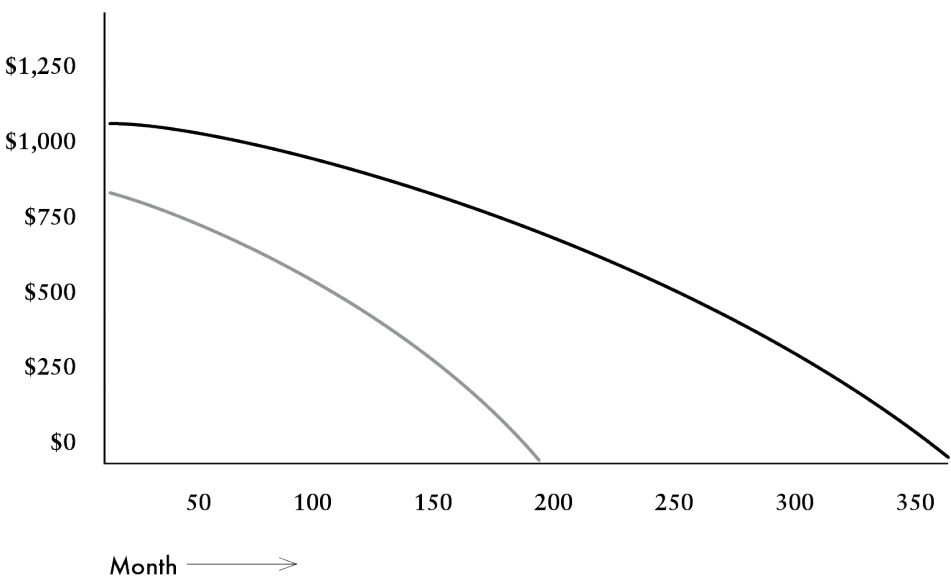


Figure 9.5



Chapter 9: continued

Figure 9.6

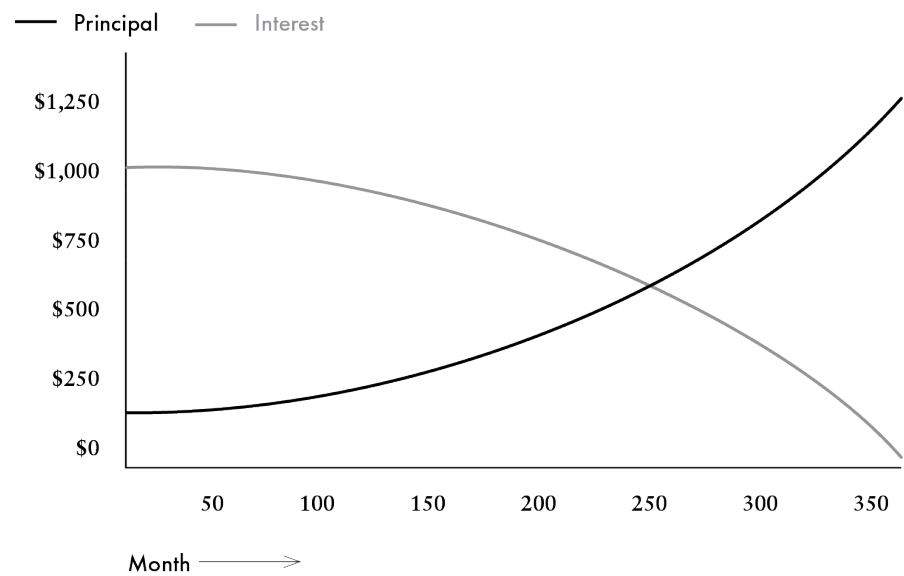
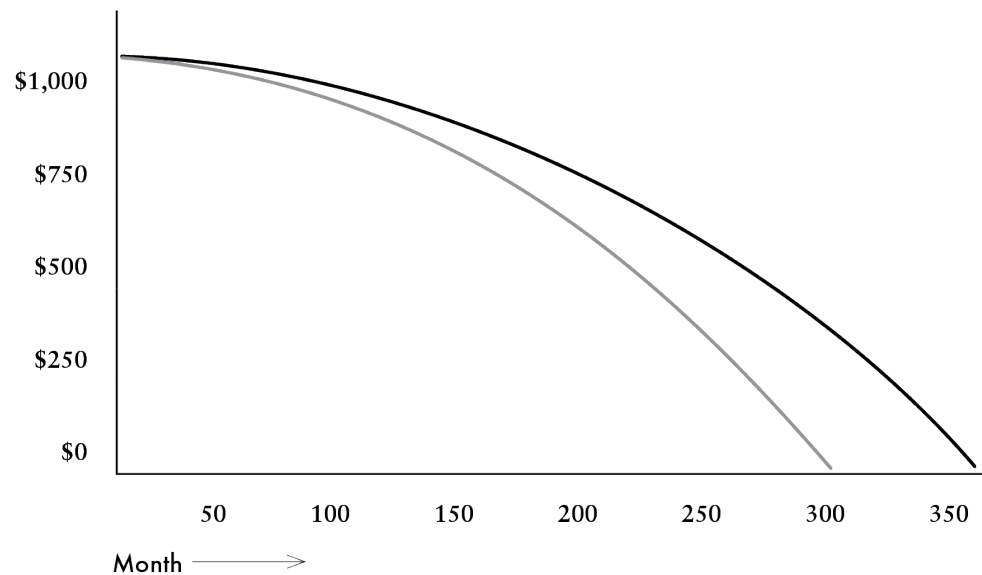


Figure 9.7



Chapter 14: Counting Your Money

Table 14.1

Assets	Liabilities
Checking	Credit cards
Savings (cash)	Student loans
High-value assets (car, house, etc.)	Mortgages
401(k) plans	Personal loans
Individual retirement accounts (IRA)	
Stock plan accounts (for RSU, ESPP, or employee stock options)	
Brokerage accounts (for personal investing)	

Table 14.2

Asset class	Value
Stocks	\$90,000
Bonds	\$10,000

Table 14.3

Asset class	Previous value	Change	Current value
Stocks	\$90,000	+\$18,000	\$108,000
Bonds	\$10,000	-\$500	\$9,500

Table 14.4

Asset class	Previous value	Change	Current value
Stocks	\$108,000	\$105,750	-\$2,250
Bonds	\$9,500	\$11,750	+\$2,250

Chapter 14: continued

Table 14.5

Fund	Value
A	\$50,000
B	\$20,000
C	\$30,000

Table 14.6

Fund	Previous value	Change	Current value	Current percent
A	\$50,000	\$20,000	\$70,000	63%
B	\$20,000	(\$6,000)	\$14,000	13%
C	\$30,000	(\$3,000)	\$27,000	24%

Table 14.7

Fund	Current value	Intended value	Difference
A	\$70,000	\$55,500	(\$14,500)
B	\$14,000	\$22,200	\$7,800
C	\$27,000	\$33,300	\$5,700

Chapter 16: Vigilance Against Scams

Figure 16.1

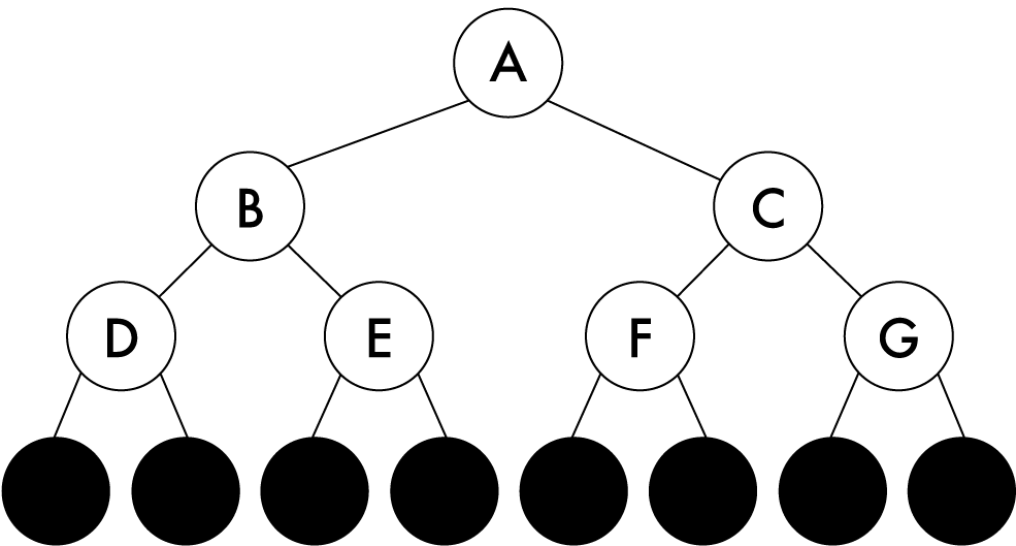
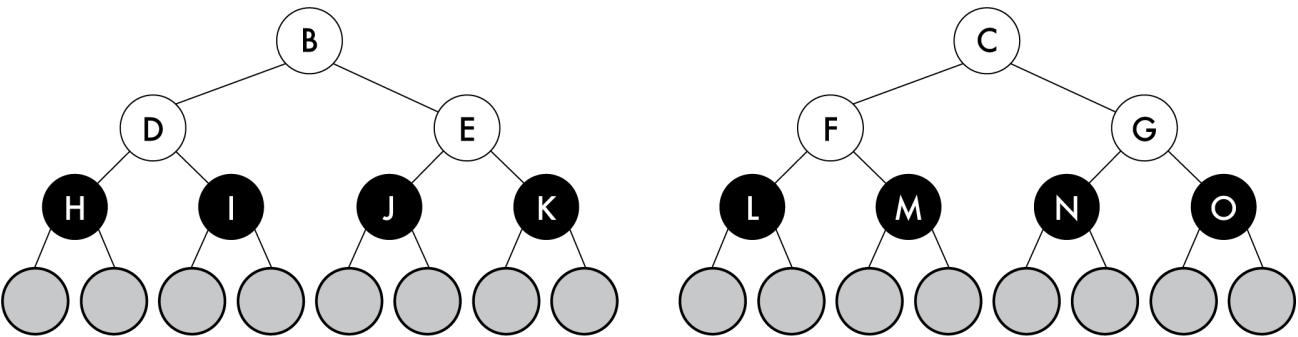


Figure 16.2



Chapter 17: Windfalls

Figure 17.1

