

NAME: _____ CLASS PERIOD: _____

What Are All These Deductions from My Paycheck?

It's exciting to receive your first paycheck. But for many young people, that first rush of excitement soon yields to disappointment. They quickly realize the money they earned is not the same as the money they received. Uncle Sam and a lot of others have taken a bite out of that paycheck.

GROSS PAY

Gross pay is the total amount of money a worker earns before any deductions are made. For example, many employees are paid at an hourly rate. In the case of an hourly employee, the record of hours worked is multiplied by the employee's hourly rate of pay. This results in the employee's gross pay.

$$40 \text{ hours} \times \$10 \text{ an hour} = \$400$$

$$\text{Gross pay} = \$400$$

Similar calculations are made to determine the gross pay of employees who receive a bi-weekly, monthly, or an annual salary.

NET PAY

The amount left after all deductions are taken out of the gross pay is the net pay. This is the actual amount of an employee's paycheck. Net pay is often called take-home pay because it is the amount of money an employee actually receives on payday.

$$\begin{aligned} &\text{Gross pay} \\ &- \text{Deductions} \\ &= \text{Net pay} \end{aligned}$$

REQUIRED (MANDATORY) DEDUCTIONS

Federal income tax, state income tax, local taxes, and FICA are among the required deductions taken from an employee's paycheck. FICA is the abbreviation for the Federal Insurance Contributions Act. FICA provides for a federal system of old-age, survivors, disability, and hospital insurance. The old-age, survivors, and disability portion is paid by the Social Security tax. The hospital insurance portion is paid by the Medicare tax. The actual amount deducted from a paycheck for federal, state, and local income taxes is determined by reference to tax tables provided by the various levels of government.

Employers use the information provided by the tax tables and combine it with information from employees to determine how much to take out of an employee's paycheck. Employees complete the W-4 Form (Employee's Withholding Allowance Certificate) when they are hired. This form tells the employer the number of allowances the employee wishes to claim. For example, an employee is able to claim allowances for himself or herself, a spouse, and children under 21 years of age whom the employee supports. The more allowances an employee claims, the less money withheld from the employee's paycheck.

Mandatory Deductions From Your Paycheck		
Deduction	What do you get?	Who pays?
Federal income tax	This tax helps pay for services provided by the federal government, such as defense, human services, and the monitoring and regulation of trade.	Employee
State income tax	This tax helps pay for services provided by state government, such as roads, safety, and health. (Not all states levy an income tax.)	Employee
Local income tax	This tax helps pay for services provided by the city or other local government, such as schools, police, and fire protection. (Very few local areas levy an income tax.)	Employee
FICA: Social Security tax	This tax provides for old-age, survivors, and disability insurance.	Employee and employer
FICA: Medicare tax	This tax provides for hospital insurance for the elderly.	Employee and employer

In addition to required deductions, employers may take money directly out of employees' paychecks to pay for various employee benefits. Benefits vary by industry, by business, and by the status of the employee in the firm. Benefits may include such things as life insurance, disability insurance, medical insurance, dental insurance, retirement savings plans, and profit-sharing.

Other Deductions		
Deduction	What do you get?	Who pays?
Life Insurance	Pays a beneficiary in the event that an employee dies.	Employer or employee, or shared
Long-term disability insurance	Provides benefits in the event that an employee is completely disabled.	Employer or employee, or shared
Medical insurance	Provides employee and family insurance coverage for medical care expenses including hospitalization, physician services, surgery, and major medical expenses.	Employer or employee, or shared
Dental insurance	Provides employee and family insurance coverage for dental care expenses, including preventive diagnostic, basic, major, and orthodontic services.	Employer or employee, or shared
Retirement savings plan	A tax-deferred savings plan for retirement.	Employer or employee (Employer may match percentage.)
Charity	A donation to a specific charity.	Employee (Employer may match a percentage of employee contribution.)

Questions:

- What is gross pay?
- What is net pay?
- Is the amount of money shown on your paycheck equal to the total of the number of hours worked times the rate of pay?
- Name at least three mandatory deductions that are taken out of gross pay.
- Name three other deductions.

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Tax-Saving Strategies

The U.S. income tax is progressive. The more income we earn, the higher the marginal tax rate. There are a number of ways to reduce the tax owed. One way to reduce taxable income is by deducting the cost of benefits such as insurance and retirement savings from gross income, taking advantage of favorable tax treatment the law provides for these benefits. These optional deductions reduce taxable income. With taxable income reduced, fewer taxes are owed. To calculate the tax savings of using pre-tax dollars to pay for benefits, multiply the amount spent times the marginal tax rate.

The table below shows the marginal tax rate for different levels of income. Notice that the entire paycheck is not taxed at the same rate. In fact, some income is not taxed at all!

For example, Tom is a single person who earned \$20,000 in 2008. He filed Form 1040EZ to report his federal income tax. As a single taxpayer, he is allowed to deduct \$8,950 of his earnings in calculating his taxable income. After subtracting \$8,950 from his gross income, his taxable income was \$11,050. He paid no tax on \$8,950 of his income, a sum of his personal exemption (\$3,500) and the standard deduction (\$5,450). He then paid 10 percent on the next \$8,025 (\$802.50) and 15 percent tax on the last \$3,025 (\$453.75). So, on an income of \$20,000, Tom owes approximately \$1,256 in federal income taxes, and his marginal tax rate is 15 percent (this is his highest rate of tax).

What's Your Bracket?	
Taxable income range	Marginal tax rate
First \$8,025	10%
Between \$8,025 and 32,550	15%
Between \$32,550 and 78,850	25%
Between \$78,850 and \$164,550	28%
Between \$164,550 and \$357,700	33%
Over \$357,700	35%

Mike and Ann's Tax Strategies

Paying for Benefits with Pre-tax Dollars

It is important to know about tax-saving strategies so that you will be prepared to take advantage of them. Many people are aware of pre-tax retirement savings plans like 401ks, but they may not be as familiar with other tax strategies. Paying for health insurance, medical care, and dependent care expenses with pre-tax dollars will reduce your gross taxable income and your tax liability. Check with your employer to see if you can have these expenses deducted from your paycheck.

Retirement Savings (401k Plan). Mike and Ann are each employed by FooFoo Gourmet Coffee Shop. FooFoo offers a 401k retirement savings plan. FooFoo will match up to half of the employee's retirement contribution up to 6 percent of the employee's income. Mike contributes \$1,000 and his company matches it with \$500. Because Mike is in the 15 percent marginal tax bracket, this contribution saves Mike \$150 in income taxes each year ($\$1,000 \times .15 = \150). In addition, his savings are allowed to grow tax-free until he takes them out. And another bonus! FooFoo matches his retirement savings with an additional \$500.

Premium Conversion Plans (Cafeteria Plans). Some employers offer a premium conversion plan (PCP) that allows you to pay your health insurance premiums with before-tax dollars. Under a PCP, the amount you pay in health insurance premiums, dependent care, and medical expenses reduces your gross taxable income dollar for dollar. For example: FooFoo Gourmet Coffee Shop offers a PCP; Mike participates, but Ann does not. Mike pays \$150 per month for health insurance; but because he decided to participate in the PCP, Mike's annual gross taxable income is reduced by the \$1,800 he pays in premiums.

Questions:

- What is Mike's marginal tax rate? What does this mean?
- How much does Mike save in taxes by paying for his health insurance with pre-tax dollars? Enter this amount into the table below by adding it to the \$150 already saved from his retirement plan deductions for his Total Tax Savings.
- What is Mike's taxable income? Enter it in the table below.
- How much does Mike save in taxes by using pre-tax dollars to save for retirement and pay for his health insurance?
- What are some things Mike could do with his tax savings?
- How much tax was owed on the first \$5,000 of gross income?
- Compare Mike's gross income to Ann's gross income. What do you notice?
- Compare Mike's taxable income to Ann's taxable income. What do you notice? Explain.

	Mike's Taxable Income	Ann's Taxable Income
Gross income	\$30,000	\$30,000
Less personal exemption	\$3,500	\$3,500
Less standard deduction	\$5,450	\$5,450
Less 401K contribution	\$1,000	
Less health insurance pre-mium	\$1,800	
Taxable income		\$21,050
Total tax savings	\$150 +	\$0

NAME: _____ CLASS PERIOD: _____

Is It Better to Get a Tax Refund or to Have Fewer Taxes Withheld? Part 1

According to the IRS, approximately four-fifths of the people who filed taxes in 2008 received a refund. The average refund in 2008 was \$2,429. While a refund of this amount sounds great to most people, think about the costs and benefits of getting a tax refund. Some taxpayers see their refund as a forced savings plan. They use the money for high-priced purchases or vacations. However, the IRS doesn't pay interest on the money it withholds. So what are you giving up to get a refund?

Instead of getting a refund, what if you had fewer taxes withheld from your paycheck and then saved the extra cash in an interest-earning bank account? The refund sum of \$2,429 represents about \$200 a month. With monthly deposits into a money market account earning interest at 3 percent, you could earn about \$40 in interest on that sum during the course of a year.

If you are considering paying off debt with the amount that is no longer being withheld from your paycheck, it could make a big difference if you were to use the extra \$200 each month to pay down your credit card debt. Assuming you have a balance of \$5,000 on a credit card that charges 18 percent interest, and you currently are making monthly payments of \$100, it will take you almost 8 years and \$4,311 in interest to pay off your debt. However, if you increase your monthly payments to \$300, you will pay off your debt in less than two years, and it will cost approximately \$800 in interest—a savings of about \$3,500!

Key information from Jack's recent pay stub is found on the next page. His W-2 Wage and Tax Statement is also provided. Use the information from these two sources to answer the following questions.

- a. What is the difference between Jack's weekly gross pay and his net pay?

- b. How many withholding allowances did Jack claim?

Jack's Pay Stub

Pay Check		Calculations Based on	
Weekly Gross Pay	\$400.00	Tax Year	2008
Federal Withholding	\$36.19	Gross Pay	\$400.00
Social Security	\$24.80	Pay Frequency	Weekly
Medicare	\$5.80	Federal Filing Status	Single
Missouri Withholding	\$11.00	# of Federal Allowances	0
Net Pay	\$322.21	Additional Federal W/H	\$0.00
		State	Missouri
		Filing Status	Single

Jack's W-2

22222		Void <input type="checkbox"/>		a Employee's social security number 222-80-6002		For Official Use Only ▶ OMB No. 1545-0008	
b Employer identification number (EIN) 12345678				1 Wages, tips, other compensation 20,800.00		2 Federal income tax withheld 1,822.00	
c Employer's name, address, and ZIP code Foo Foo Gourmet Coffee Shop 808 Oak Dr. Anytown, MO 12345				3 Social security wages 20,800.00		4 Social security tax withheld 1,289.60	
				5 Medicare wages and tips 20,800.00		6 Medicare tax withheld 301.60	
				7 Social security tips		8 Allocated tips	
d Control number				9 Advance EIC payment		10 Dependent care benefits	
e Employee's first name and initial Jack C.		Last name Allen		Suff.		11 Nonqualified plans	
100 Maple Street Anytown, MO 12345				12a See instructions for box 12		12b	
				12c		12d	
				12e		12f	
				12g		12h	
f Employee's address and ZIP code				13 Statutory employee <input type="checkbox"/>		14 Other <input type="checkbox"/>	
15 State Employer's state ID number 000000		16 State wages, tips, etc. 20,800.00		17 State income tax 568.80		18 Local wages, tips, etc.	
						19 Local income tax	
						20 Locality name	

Form **W-2** Wage and Tax Statement **2008** Department of the Treasury—Internal Revenue Service
For Privacy Act and Paperwork Reduction

Now use Jack's W-2 statement and the tax table in Illustration 7.1 to complete Form 1040EZ for Jack. When you have completed this, answer the following questions:

- What is Jack's marginal tax rate?
- Does Jack owe taxes or get a refund?
- How would you recommend that Jack change his withholding allowances for next year?

Jack's Form 1040EZ

Form 1040EZ		Department of the Treasury—Internal Revenue Service Income Tax Return for Single and Joint Filers With No Dependents (99) 2008		OMB No. 1545-0074
Label (See page 9.) Use the IRS label. Otherwise, please print or type. Presidential Election Campaign (page 9)	L A B E L H E R E	Your first name and initial Jack C.	Last name Allen	Your social security number 222 : 80 : 6002
	If a joint return, spouse's first name and initial		Last name	Spouse's social security number
	Home address (number and street). If you have a P.O. box, see page 9. 100 Maple Street		Apt. no.	▲ You must enter your SSN(s) above. ▲ Checking a box below will not change your tax or refund.
	City, town or post office, state, and ZIP code. If you have a foreign address, see page 9. Anytown, MO 12345			
Check here if you, or your spouse if a joint return, want \$3 to go to this fund . . . <input checked="" type="checkbox"/> You <input type="checkbox"/> Spouse				
Income		1 Wages, salaries, and tips. This should be shown in box 1 of your Form(s) W-2. Attach your Form(s) W-2. 1		
Attach Form(s) W-2 here.		2 Taxable interest. If the total is over \$1,500, you cannot use Form 1040EZ. 2		
Enclose, but do not attach, any payment.		3 Unemployment compensation and Alaska Permanent Fund dividends (see page 11). 3		
		4 Add lines 1, 2, and 3. This is your adjusted gross income . 4		
		5 If someone can claim you (or your spouse if a joint return) as a dependent, check the applicable box(es) below and enter the amount from the worksheet on back. <input type="checkbox"/> You <input type="checkbox"/> Spouse If no one can claim you (or your spouse if a joint return), enter \$8,950 if single ; \$17,900 if married filing jointly . See back for explanation. 5		
		6 Subtract line 5 from line 4. If line 5 is larger than line 4, enter -0-. This is your taxable income . 6		
Payments and tax		7 Federal income tax withheld from box 2 of your Form(s) W-2. 7		
		8a Earned income credit (EIC) (see page 12). 8a		
		b Nontaxable combat pay election. 8b		
		9 Recovery rebate credit (see worksheet on pages 17 and 18). 9		
		10 Add lines 7, 8a, and 9. These are your total payments . 10		
		11 Tax. Use the amount on line 6 above to find your tax in the tax table on pages 28–36 of the booklet. Then, enter the tax from the table on this line. 11		
Refund		12a If line 10 is larger than line 11, subtract line 11 from line 10. This is your refund . If Form 8888 is attached, check here <input type="checkbox"/> 12a		
Have it directly deposited! See page 18 and fill in 12b, 12c, and 12d or Form 8888.		b Routing number c Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings 		
		d Account number		
Amount you owe		13 If line 11 is larger than line 10, subtract line 10 from line 11. This is the amount you owe . For details on how to pay, see page 19. 13		
Third party designee		Do you want to allow another person to discuss this return with the IRS (see page 20)? <input type="checkbox"/> Yes . Complete the following. <input type="checkbox"/> No		
		Designee's name Phone no. () Personal identification number (PIN) ()		
Sign here		Under penalties of perjury, I declare that I have examined this return, and to the best of my knowledge and belief, it is true, correct, and accurately lists all amounts and sources of income I received during the tax year. Declaration of preparer (other than the taxpayer) is based on all information of which the preparer has any knowledge.		
Joint return? See page 6.		Your signature Date Your occupation Daytime phone number ()		
Keep a copy for your records.		Spouse's signature. If a joint return, both must sign. Date Spouse's occupation		
Paid preparer's use only		Preparer's signature Date Check if self-employed <input type="checkbox"/> Preparer's SSN or PTIN		
		Firm's name (or yours if self-employed), address, and ZIP code EIN Phone no. ()		

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see page 37. Cat. No. 11329W **Form 1040EZ** (2008)

NAME: _____ CLASS PERIOD: _____

Is It Better to Get a Tax Refund or to Have Fewer Taxes Withheld? Part 2

Instructions: Use Jill's pay stub and Form W-2 to complete her 1040EZ; then answer the questions at the end of the exercise. You will need a copy of Illustration 7.1, Federal Tax Table for Form 1040EZ, to complete this exercise.

Jill's Pay Stub

Pay Check		Calculations Based on	
Weekly Gross Pay	\$400.00	Tax Year	2008
Federal Withholding	\$25.66	Gross Pay	\$400.00
Social Security	\$24.80	Pay Frequency	Weekly
Medicare	\$5.80	Federal Filing Status	Single
Missouri Withholding	\$9.00	# of Federal Allowances	1
Net Pay	\$334.74	Additional Federal W/H	\$0.00
		State	Missouri
		Filing Status	Single

Jill's W-2

2222		Void <input type="checkbox"/>	a Employee's social security number 608-40-1234		For Official Use Only ▶ OMB No. 1545-0008	
b Employer identification number (EIN) 12345678			1 Wages, tips, other compensation 20,800.00		2 Federal income tax withheld 1,334.50	
c Employer's name, address, and ZIP code Foo Foo Gourmet Coffee Shop 808 Oak Dr. Anytown, MO 12345			3 Social security wages 20,800.00		4 Social security tax withheld 1,289.60	
			5 Medicare wages and tips 20,800.00		6 Medicare tax withheld 301.60	
			7 Social security tips		8 Allocated tips	
d Control number			9 Advance EIC payment		10 Dependent care benefits	
e Employee's first name and initial Jill		Last name Jones	Suff. O.	11 Nonqualified plans		12a See instructions for box 12
6 Sweetbriar Lane Anytown, MO 12345			13 Statutory employee <input type="checkbox"/> Retirement plan <input type="checkbox"/> Third-party sick pay <input type="checkbox"/>		12b	
			14 Other		12c	
					12d	
f Employee's address and ZIP code						
15 State	Employer's state ID number 7891011	16 State wages, tips, etc. 20,800.00	17 State income tax 475.00	18 Local wages, tips, etc.	19 Local income tax	20 Locality name
Form W-2 Wage and Tax Statement 2008						
<small>Department of the Treasury—Internal Revenue Service For Privacy Act and Paperwork Reduction</small>						

Jill's Form 1040EZ

Form 1040EZ		Department of the Treasury—Internal Revenue Service Income Tax Return for Single and Joint Filers With No Dependents (99) 2008		OMB No. 1545-0074
Label (See page 9.) Use the IRS label. Otherwise, please print or type. Presidential Election Campaign (page 9)	L A B E L H E R E	Your first name and initial Jill O.	Last name Jones	Your social security number 608 : 40 : 1234
	If a joint return, spouse's first name and initial		Last name	Spouse's social security number
	Home address (number and street). If you have a P.O. box, see page 9. 6 Sweetbriar Lane		Apt. no.	You must enter your SSN(s) above.
	City, town or post office, state, and ZIP code. If you have a foreign address, see page 9. Anytown, MO 12345			
Check here if you, or your spouse if a joint return, want \$3 to go to this fund . . . <input type="checkbox"/> You <input type="checkbox"/> Spouse				
Income		1 Wages, salaries, and tips. This should be shown in box 1 of your Form(s) W-2. Attach your Form(s) W-2. 1		
Attach Form(s) W-2 here.		2 Taxable interest. If the total is over \$1,500, you cannot use Form 1040EZ. 2		
Enclose, but do not attach, any payment.		3 Unemployment compensation and Alaska Permanent Fund dividends (see page 11). 3		
		4 Add lines 1, 2, and 3. This is your adjusted gross income . 4		
		5 If someone can claim you (or your spouse if a joint return) as a dependent, check the applicable box(es) below and enter the amount from the worksheet on back. <input type="checkbox"/> You <input type="checkbox"/> Spouse If no one can claim you (or your spouse if a joint return), enter \$8,950 if single ; \$17,900 if married filing jointly . See back for explanation. 5		
		6 Subtract line 5 from line 4. If line 5 is larger than line 4, enter -0-. This is your taxable income . 6		
Payments and tax		7 Federal income tax withheld from box 2 of your Form(s) W-2. 7		
		8a Earned income credit (EIC) (see page 12). 8a		
		b Nontaxable combat pay election. 8b		
		9 Recovery rebate credit (see worksheet on pages 17 and 18). 9		
		10 Add lines 7, 8a, and 9. These are your total payments . 10		
		11 Tax. Use the amount on line 6 above to find your tax in the tax table on pages 28–36 of the booklet. Then, enter the tax from the table on this line. 11		
Refund		12a If line 10 is larger than line 11, subtract line 11 from line 10. This is your refund . If Form 8888 is attached, check here <input type="checkbox"/> 12a		
Have it directly deposited! See page 18 and fill in 12b, 12c, and 12d or Form 8888.		b Routing number c Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings 		
		d Account number		
Amount you owe		13 If line 11 is larger than line 10, subtract line 10 from line 11. This is the amount you owe . For details on how to pay, see page 19. 13		
Third party designee		Do you want to allow another person to discuss this return with the IRS (see page 20)? <input type="checkbox"/> Yes . Complete the following. <input type="checkbox"/> No		
		Designee's name Phone no. () Personal identification number (PIN) ()		
Sign here		Under penalties of perjury, I declare that I have examined this return, and to the best of my knowledge and belief, it is true, correct, and accurately lists all amounts and sources of income I received during the tax year. Declaration of preparer (other than the taxpayer) is based on all information of which the preparer has any knowledge.		
Joint return? See page 6.		Your signature Date Your occupation Daytime phone number ()		
Keep a copy for your records.		Spouse's signature. If a joint return, both must sign. Date Spouse's occupation		
Paid preparer's use only		Preparer's signature Date Check if self-employed <input type="checkbox"/> Preparer's SSN or PTIN		
		Firm's name (or yours if self-employed), address, and ZIP code EIN		
		Phone no. ()		

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see page 37. Cat. No. 11329W **Form 1040EZ** (2008)

Questions:

- a. What is Jill's weekly gross pay? What is her weekly net pay?
- b. Why is Jill's net pay different from Jack's when their gross pay is the same? (Refer to Jack's pay stub on page 41.)
- c. Does Jill owe taxes or get a refund?
- d. What would you recommend to Jill about adjusting her withholding allowances for next year?

Federal Tax Table for Form 1040EZ

2008 Tax Table – Continued

If Form 1040EZ, line 6, is –		And you are –		If Form 1040EZ, line 6, is –		And you are –		If Form 1040EZ, line 6, is –		And you are –		If Form 1040EZ, line 6, is –		And you are –	
At least	But less than	Single	Married filing jointly	At least	But less than	Single	Married filing jointly	At least	But less than	Single	Married filing jointly	At least	But less than	Single	Married filing jointly
Your tax is –				Your tax is –				Your tax is –				Your tax is –			
9,000				12,000				15,000				18,000			
9,000	9,050	953	903	12,000	12,050	1,403	1,203	15,000	15,050	1,853	1,503	18,000	18,050	2,303	1,901
9,050	9,100	960	908	12,050	12,100	1,410	1,208	15,050	15,100	1,860	1,508	18,050	18,100	2,310	1,909
9,100	9,150	968	913	12,100	12,150	1,418	1,213	15,100	15,150	1,868	1,513	18,100	18,150	2,318	1,916
9,150	9,200	975	918	12,150	12,200	1,425	1,218	15,150	15,200	1,875	1,518	18,150	18,200	2,325	1,924
9,200	9,250	983	923	12,200	12,250	1,433	1,223	15,200	15,250	1,883	1,523	18,200	18,250	2,333	1,931
9,250	9,300	990	928	12,250	12,300	1,440	1,228	15,250	15,300	1,890	1,528	18,250	18,300	2,340	1,939
9,300	9,350	998	933	12,300	12,350	1,448	1,233	15,300	15,350	1,898	1,533	18,300	18,350	2,348	1,946
9,350	9,400	1,005	938	12,350	12,400	1,455	1,238	15,350	15,400	1,905	1,538	18,350	18,400	2,355	1,954
9,400	9,450	1,013	943	12,400	12,450	1,463	1,243	15,400	15,450	1,913	1,543	18,400	18,450	2,363	1,961
9,450	9,500	1,020	948	12,450	12,500	1,470	1,248	15,450	15,500	1,920	1,548	18,450	18,500	2,370	1,969
9,500	9,550	1,028	953	12,500	12,550	1,478	1,253	15,500	15,550	1,928	1,553	18,500	18,550	2,378	1,976
9,550	9,600	1,035	958	12,550	12,600	1,485	1,258	15,550	15,600	1,935	1,558	18,550	18,600	2,385	1,984
9,600	9,650	1,043	963	12,600	12,650	1,493	1,263	15,600	15,650	1,943	1,563	18,600	18,650	2,393	1,991
9,650	9,700	1,050	968	12,650	12,700	1,500	1,268	15,650	15,700	1,950	1,568	18,650	18,700	2,400	1,999
9,700	9,750	1,058	973	12,700	12,750	1,508	1,273	15,700	15,750	1,958	1,573	18,700	18,750	2,408	2,006
9,750	9,800	1,065	978	12,750	12,800	1,515	1,278	15,750	15,800	1,965	1,578	18,750	18,800	2,415	2,014
9,800	9,850	1,073	983	12,800	12,850	1,523	1,283	15,800	15,850	1,973	1,583	18,800	18,850	2,423	2,021
9,850	9,900	1,080	988	12,850	12,900	1,530	1,288	15,850	15,900	1,980	1,588	18,850	18,900	2,430	2,029
9,900	9,950	1,088	993	12,900	12,950	1,538	1,293	15,900	15,950	1,988	1,593	18,900	18,950	2,438	2,036
9,950	10,000	1,095	998	12,950	13,000	1,545	1,298	15,950	16,000	1,995	1,598	18,950	19,000	2,445	2,044
10,000				13,000				16,000				19,000			
10,000	10,050	1,103	1,003	13,000	13,050	1,553	1,303	16,000	16,050	2,003	1,603	19,000	19,050	2,453	2,051
10,050	10,100	1,110	1,008	13,050	13,100	1,560	1,308	16,050	16,100	2,010	1,609	19,050	19,100	2,460	2,059
10,100	10,150	1,118	1,013	13,100	13,150	1,568	1,313	16,100	16,150	2,018	1,616	19,100	19,150	2,468	2,066
10,150	10,200	1,125	1,018	13,150	13,200	1,575	1,318	16,150	16,200	2,025	1,624	19,150	19,200	2,475	2,074
10,200	10,250	1,133	1,023	13,200	13,250	1,583	1,323	16,200	16,250	2,033	1,631	19,200	19,250	2,483	2,081
10,250	10,300	1,140	1,028	13,250	13,300	1,590	1,328	16,250	16,300	2,040	1,639	19,250	19,300	2,490	2,089
10,300	10,350	1,148	1,033	13,300	13,350	1,598	1,333	16,300	16,350	2,048	1,646	19,300	19,350	2,498	2,096
10,350	10,400	1,155	1,038	13,350	13,400	1,605	1,338	16,350	16,400	2,055	1,654	19,350	19,400	2,505	2,104
10,400	10,450	1,163	1,043	13,400	13,450	1,613	1,343	16,400	16,450	2,063	1,661	19,400	19,450	2,513	2,111
10,450	10,500	1,170	1,048	13,450	13,500	1,620	1,348	16,450	16,500	2,070	1,669	19,450	19,500	2,520	2,119
10,500	10,550	1,178	1,053	13,500	13,550	1,628	1,353	16,500	16,550	2,078	1,676	19,500	19,550	2,528	2,126
10,550	10,600	1,185	1,058	13,550	13,600	1,635	1,358	16,550	16,600	2,085	1,684	19,550	19,600	2,535	2,134
10,600	10,650	1,193	1,063	13,600	13,650	1,643	1,363	16,600	16,650	2,093	1,691	19,600	19,650	2,543	2,141
10,650	10,700	1,200	1,068	13,650	13,700	1,650	1,368	16,650	16,700	2,100	1,699	19,650	19,700	2,550	2,149
10,700	10,750	1,208	1,073	13,700	13,750	1,658	1,373	16,700	16,750	2,108	1,706	19,700	19,750	2,558	2,156
10,750	10,800	1,215	1,078	13,750	13,800	1,665	1,378	16,750	16,800	2,115	1,714	19,750	19,800	2,565	2,164
10,800	10,850	1,223	1,083	13,800	13,850	1,673	1,383	16,800	16,850	2,123	1,721	19,800	19,850	2,573	2,171
10,850	10,900	1,230	1,088	13,850	13,900	1,680	1,388	16,850	16,900	2,130	1,729	19,850	19,900	2,580	2,179
10,900	10,950	1,238	1,093	13,900	13,950	1,688	1,393	16,900	16,950	2,138	1,736	19,900	19,950	2,588	2,186
10,950	11,000	1,245	1,098	13,950	14,000	1,695	1,398	16,950	17,000	2,145	1,744	19,950	20,000	2,595	2,194
11,000				14,000				17,000				20,000			
11,000	11,050	1,253	1,103	14,000	14,050	1,703	1,403	17,000	17,050	2,153	1,751	20,000	20,050	2,603	2,201
11,050	11,100	1,260	1,108	14,050	14,100	1,710	1,408	17,050	17,100	2,160	1,759	20,050	20,100	2,610	2,209
11,100	11,150	1,268	1,113	14,100	14,150	1,718	1,413	17,100	17,150	2,168	1,766	20,100	20,150	2,618	2,216
11,150	11,200	1,275	1,118	14,150	14,200	1,725	1,418	17,150	17,200	2,175	1,774	20,150	20,200	2,625	2,224
11,200	11,250	1,283	1,123	14,200	14,250	1,733	1,423	17,200	17,250	2,183	1,781	20,200	20,250	2,633	2,231
11,250	11,300	1,290	1,128	14,250	14,300	1,740	1,428	17,250	17,300	2,190	1,789	20,250	20,300	2,640	2,239
11,300	11,350	1,298	1,133	14,300	14,350	1,748	1,433	17,300	17,350	2,198	1,796	20,300	20,350	2,648	2,246
11,350	11,400	1,305	1,138	14,350	14,400	1,755	1,438	17,350	17,400	2,205	1,804	20,350	20,400	2,655	2,254
11,400	11,450	1,313	1,143	14,400	14,450	1,763	1,443	17,400	17,450	2,213	1,811	20,400	20,450	2,663	2,261
11,450	11,500	1,320	1,148	14,450	14,500	1,770	1,448	17,450	17,500	2,220	1,819	20,450	20,500	2,670	2,269
11,500	11,550	1,328	1,153	14,500	14,550	1,778	1,453	17,500	17,550	2,228	1,826	20,500	20,550	2,678	2,276
11,550	11,600	1,335	1,158	14,550	14,600	1,785	1,458	17,550	17,600	2,235	1,834	20,550	20,600	2,685	2,284
11,600	11,650	1,343	1,163	14,600	14,650	1,793	1,463	17,600	17,650	2,243	1,841	20,600	20,650	2,693	2,291
11,650	11,700	1,350	1,168	14,650	14,700	1,800	1,468	17,650	17,700	2,250	1,849	20,650	20,700	2,700	2,299
11,700	11,750	1,358	1,173	14,700	14,750	1,808	1,473	17,700	17,750	2,258	1,856	20,700	20,750	2,708	2,306
11,750	11,800	1,365	1,178	14,750	14,800	1,815	1,478	17,750	17,800	2,265	1,864	20,750	20,800	2,715	2,314
11,800	11,850	1,373	1,183	14,800	14,850	1,823	1,483	17,800	17,850	2,273	1,871	20,800	20,850	2,723	2,321
11,850	11,900	1,380	1,188	14,850	14,900	1,830	1,488	17,850	17,900	2,280	1,879	20,850	20,900	2,730	2,329
11,900	11,950	1,388	1,193	14,900	14,950	1,838	1,493	17,900	17,950	2,288	1,886	20,900	20,950	2,738	2,336
11,950	12,000	1,395	1,198	14,950	15,000	1,845	1,498	17,950	18,000	2,295	1,894	20,950	21,000	2,745	2,344