

Contributions Made After Tax		Contributions Made Before Tax	
Annual Salary	\$30,000.00	Annual Salary	\$30,000.00
Federal Income Tax (15%)	- 4,500.00	Employee Contribution	- 4,292.34
Social Security (FICA)		Net Income Before Taxes	\$25,707.66
OASDI (6.2% of \$30K)	- 1,860.00	Federal Income Tax (15%)	- 3,856.15
HITS (1.45% of \$30K)	- 435.00	Social Security (FICA)	
Net Income After Taxes	\$23,205.00	OASDI (6.2% of \$25,707.66)	- 1,593.87
Employee Contribution	- 4,292.34	HITS (1.45% of \$25,707.66)	- 372.76
Take Home Pay	\$18,912.66	Take Home Pay	\$19,884.88

Annual Savings of \$972.22