

18:09:13 From Susan to Everyone:  
Wow! A

18:10:35 From kimreed to Everyone:  
So glad you asked this question Dorothy!

18:10:49 From kimreed to Everyone:  
Don't forget your insurance may also go up in price

18:11:03 From kimreed to Everyone:  
so factor that in...

18:11:05 From Elizabeth Bates to Everyone:  
oh, does insurance usually go up with a new car??

18:12:13 From kimreed to Everyone:  
I've got an old one - so I expect it would go up quite a bit  
when I buy

18:18:08 From Susan to Everyone:  
With 1099 income talk to your accountant about how to also  
contribute to California's Short-Term Disability insurance, and what  
percentage should be put aside for that. My understanding is this  
contribution is voluntary and therefore not automatic. FYI,  
California has an excellent Short-term Disability insurance-keep in  
mind that short term doesn't mean a week or two, it can go as long as  
a year or even two if you are able to work part-time as you recover.

18:18:19 From Susan to Everyone:  
Also applies to Self-employed income

18:22:28 From Ruthy (she/her) to Everyone:  
Good to know about short t erm disability in CA. thanks Susan.

18:24:53 From kimreed to Everyone:  
thanks!

18:25:05 From Susan to Everyone:  
Here are two links to help: [https://www.edd.ca.gov/disability/Self-Employed\\_Eligibility.htm](https://www.edd.ca.gov/disability/Self-Employed_Eligibility.htm)

18:25:23 From Susan to Everyone:  
And this one from Nolo: <https://www.nolo.com/legal-encyclopedia/california-short-term-disability-benefits.html>

18:26:13 From kimreed to Everyone:  
Thank you Susan!!!

18:27:21 From Susan to Everyone:  
It's officially called SDI - State Disability Insurance  
(versus the longer term Federal disability)

18:27:48 From Kate London (she/her) to Everyone:  
Thx, Susan!

18:27:49 From Susan to Everyone:  
@kimreed & @ruthy - you're welcome 🥰

18:27:54 From Tracy Weisert to Everyone:  
FYI regarding cars- My 3 year lease on my then new (16 miles  
on it) 2018 Toyota RAV4 Hybrid was ending in Sept, so we went to the  
Culver City Toyota to figure things out. We've bought 3 cars from our  
salesman Viktor and when I told him that I only had 9000 miles on my  
car, he was amazed. Since there were shortages of RAV4s and most all  
other cars because of the international microchip shortage, my car  
actually has equity in it just like a house in this case! We ended up

buying it on a new loan at a lower monthly payment. I LOVE my car & if we were to sell it today, we could make/clear \$8000. :-)

18:28:52 From Kate London (she/her) to Everyone:  
nice work, Tracy!

18:29:46 From Susan to Everyone:  
That's great Tracey! RAV4 is a nice car :D

18:31:48 From Ruthy (she/her) to Everyone:  
Gotta run. Thank you Miata. Have a great weekend everyone

18:33:37 From Tracy Weisert to Everyone:  
@Susan & Kate, thanks very much! It was/is my VERY FIRST EVER  
NEW CAR! It was thrilling and I LOVE having a hybrid.

18:33:50 From Kate London (she/her) to Everyone:  
:)

18:41:11 From Melissa to Everyone:  
Lived in Scotland for a time and it was bigger bang for the  
buck. Transportation is good and way cheaper and more progressive than  
the UK.

18:44:07 From Melissa to Everyone:  
I used rent a wreck when I first moved here it was great and  
ran for years...

18:44:24 From Tracy Weisert to Everyone:  
@Melissa, thanks! My late Father was born in Inverness and  
Scotland is the next big trip that we want to take.

18:44:36 From Susan to Everyone:  
@Melissa - very good to know... I would love to live in Scotland  
for awhile at some point. A great percentage of my heritage is  
Scottish (MacLeod is grandma's last name)

18:45:43 From Tracy Weisert to Abundance Bound(Direct Message):  
@Miata, please tell Adam GIANT congrats! I sooo enjoyed  
working with him on THE NEIGHBORS.

18:46:42 From kimreed to Everyone:  
Gotta run - Thank you Miata & thank you all!

18:50:21 From Abundance Bound to Everyone:  
Original loan amount- \$12,439.10

18:50:35 From Abundance Bound to Everyone:  
Balance- \$9,901.47

18:50:52 From Abundance Bound to Everyone:  
Monthly payment- 249.86

18:51:06 From Abundance Bound to Everyone:  
APR 17.3575%

18:51:37 From Melissa to Everyone:  
I did debt settlement years ago and it taught me nothing and  
it cost me a fortune. My score took a hit and finally went directly to  
companies and negotiated myself. Then I found Miata. Debt free.

18:53:36 From Kate London (she/her) to Everyone:  
1718.65/yr ouch!

18:53:49 From Kate London (she/her) to Everyone:  
143.22/mo

18:54:34 From Kate London (she/her) to Everyone:  
106.64/mo reduces balance

18:56:11 From Tracy Weisert to Everyone:  
Miata, I LOVE when you have us do these calculations! It has helped me greatly! Thank you.

18:56:57 From Kate London (she/her) to Everyone:  
me too!

18:57:30 From Kate London (she/her) to Everyone:  
Percentage of total credit available being used

18:59:09 From Kate London (she/her) to Everyone:  
Ex: 18,000 total credit limit using 9,000 = 50 % usage

19:00:22 From Kate London (she/her) to Everyone:  
18,000 total credit, using 1,000 = 5.5% usage

19:01:07 From Kate London (she/her) to Everyone:  
Goal – lots of available credit, low usage

19:01:17 From Elizabeth Bates to Everyone:  
and it's 30% on each card or 30% of total credit? I think I remember you saying 30% total

19:01:24 From Abundance Bound to Everyone:  
\$1,669.79.

19:01:29 From Kate London (she/her) to Everyone:  
Less than 30% usage – significant improvement in credit score

19:03:23 From Kate London (she/her) to Everyone:  
Keep cards active, but pay off in full each month

19:03:42 From Kate London (she/her) to Everyone:  
Call 1x/yr request credit increase.

19:08:45 From Dorothy Dillingham Blue to Abundance Bound(Direct Message):  
Thank you Miata! Gotta jet!

19:10:01 From Tracy Weisert to Everyone:  
@Kate, thank you for your Chat synopsis! It's very helpful.

19:10:08 From Kate London (she/her) to Everyone:  
:)

19:12:42 From Elizabeth Bates to Everyone:  
I love that reminder– it sticks with me daily!

19:16:03 From Melissa to Everyone:  
Coffee is my sticking point....Monkey on my back.

19:16:31 From Elizabeth Bates to Everyone:  
for me it's groceries!!

19:18:48 From Kate London (she/her) to Everyone:  
Love this perspective ... what would an investor want to see?

19:19:20 From Kate London (she/her) to Everyone:  
Personal forecast AND Business forecast

19:19:29 From Susan to Everyone:  
Miata – do you separate by percentage the expenses that are shared? For example, a home-based business with utilities and rent / mortgage that can be split? OR do you do a third column titled "MIXED"?

19:20:22 From Kate London (she/her) to Everyone:  
In the past, the IRS would allow % of home expenses based on sq footage of separate business space within the home.

19:21:54 From Elizabeth Bates to Everyone:

@Susan in an entrepreneurship course I just took, they recommended a percentage. not sure if that's helpful- I don't remember the exact number they suggested but I'm sure you could google/research?

19:22:12 From Elizabeth Bates to Everyone:  
(it was a course through the Actors Fund)

19:23:50 From Kate London (she/her) to Everyone:  
investing vs gambling has to do with stability

19:24:26 From Susan to Everyone:  
@Kate - yes, I take a percentage based on sq footage for tax purposes, so I guess that answers my own question - lol

19:25:30 From Susan to Everyone:  
@Elizabeth - hmm, I wonder if I took that class at Actors Fund too... don't remember a class called entrepreneurship - will look for it

19:25:45 From Kate London (she/her) to Everyone:  
Stability Savings target #1 = 3 months of monthly forecast ...  
target #2 = 6 months of monthly forecast, target #3= 1 yr of monthly forecast, also max out IRA annually

19:29:36 From Elizabeth Bates to Everyone:  
@Melissa FYI- you can't contribute your IRA unless it's EARNED income and not unemployment. I learned that the hard way this year!

19:30:01 From Kate London (she/her) to Everyone:  
Good to know, @Elizabeth!

19:35:34 From Elizabeth Bates to Everyone:  
@ Miata is that breakdown of extra earnings a chapter in the managing cash flow course??

19:37:54 From Tonya Reed to Everyone:  
Thank you so much Miata, and everyone! I am late to another Call.

19:38:59 From Melissa to Everyone:  
Reporting: I have always reported I was on a regular claim.

19:39:16 From Susan to Everyone:  
Actors can ask their representative for their submission report and use that. Our union, because of the nature of acting work, does not require a search for work, I have been told by another actor.

19:39:21 From Hayley Marie Norman to Everyone:  
Did she say SAG has a guide for unemployment?

19:39:41 From Elizabeth Bates to Everyone:  
this is so helpful, THANK YOU!!

19:41:14 From Elizabeth Bates to Everyone:  
ya'll I have to run. thank you to everyone for the amazing questions and support!! grateful to be part of the community :)

19:41:49 From Melissa to Everyone:  
I use auditions, AA auditions, Self submission, information from personal contacts, phone calls, Research, info from classes I may take, everything I do online. They don't require a lot. And I keep a log for everything...

19:43:22 From Melissa to Everyone:  
Gotta bounce...pup walk! Thanks Miata!

19:45:26 From Kate London (she/her) to Everyone:

Thx for the job search tracking categories, @Melissa!

19:46:21 From Kate London (she/her) to Everyone:  
@Hayley – YES! a guide for how to do the job search paperwork

19:47:07 From Tracy Weisert to Everyone:  
@Susan, 6 months! Wow! If you did it once, you can do it again. Inspiring! Brava!

19:47:45 From Kate London (she/her) to Everyone:  
wow Yay SAG!

19:47:56 From Susan to Everyone:  
@Tracey – thank you 💕🙏

19:47:56 From Abundance Bound to Everyone:  
[https://www.sagaftra.org/files/sa\\_documents/UnemploymentHandbookPerformers.pdf](https://www.sagaftra.org/files/sa_documents/UnemploymentHandbookPerformers.pdf)

19:48:11 From Kate London (she/her) to Everyone:  
Thanks, for the link, Miata!

19:50:12 From Susan to Everyone:  
Ha!

19:50:33 From JoAnn 🌞🌻 to Everyone:  
I've been watching this gal's YouTube channel. She is on point for all EDD info including work-search requirements  
Ginny Sliver – Business Coach for Creatives  
<https://m.youtube.com/channel/UCEz8nZeCAei1N52gnVxkCMg>

19:51:44 From Kate London (she/her) to Everyone:  
[https://housing.ca.gov/covid\\_rr/program\\_overview.html](https://housing.ca.gov/covid_rr/program_overview.html)

19:52:33 From Kate London (she/her) to Everyone:  
Thx @JoAnn for that resource

19:53:59 From Susan to Everyone:  
Stayhousedla.org

19:54:27 From Susan to Everyone:  
<https://www.stayhousedla.org>

19:54:28 From Kate London (she/her) to Everyone:  
THANK YOU, Miata!!!! Love these nuts and bolts sessions :))

19:54:38 From JoAnn 🌞🌻 to Everyone:  
Thank you