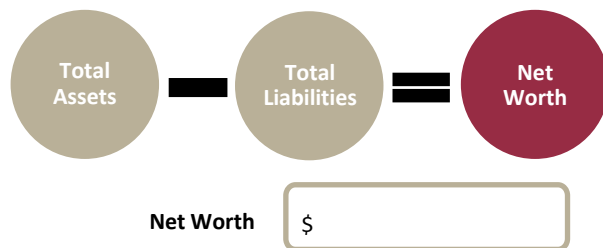


# My Individual Financial Worksheet

## Personal Financial Statement

Assets	Current Value
<b>Cash and Equivalents</b>	
Checking Accounts	\$
Savings Accounts	
Money Market Accounts	
CD's	
<b>Total Cash and Equivalents:</b>	_____
<b>Investable Assets</b>	
Taxable Accounts	
Brokerage	\$
Other: _____	
Retirement Accounts	
IRA	
Roth IRA	
401(k)	
Other: _____	
<b>Total Investable Assets:</b>	_____
<b>Physical Assets</b>	
Primary Residence	\$
Home Furnishings	
Personal Effects	
<b>Total Physical Assets:</b>	_____
<b>Totals</b>	<b>Current Value</b>
<b>Total Assets</b>	_____

Liabilities	Current Value
<b>Current</b>	
Credit Card Balances	\$
Utility Bills	
Taxes	
Other: _____	
<b>Total Current:</b>	_____
<b>Long-Term</b>	
Home Mortgage	\$
Home Equity Loan	
Mortgages on Rentals	
Car Loan(s)	
Student Loan(s)	
Life Insurance Policy	
Other: _____	
<b>Total Long-Term:</b>	_____
<b>Totals</b>	<b>Current Value</b>
<b>Total Liabilities</b>	_____



## Individual Financial Ratio Analysis

Ratio	Calculation	Actual	Guidance
Liquidity	Liquid Assets ÷ Monthly Expenses		> 3 months
Liquidity Plus	(Liquid Assets + Financial Assets) ÷ Monthly Expenses		> 3 months
Liquid Net Worth	Liquid Assets ÷ Net Worth		> 15%
Debt-to-Income	Monthly Debt Payments ÷ Monthly Income		< 36 %
Housing Expense	Monthly Mortgage Expense ÷ Monthly Income		< 28%
Consumer Debt	Monthly Consumer Debt ÷ Monthly Income		< 20%
Total Debt-to-Net Worth	Total Liabilities ÷ Net Worth		< 1
Savings Ratio	Monthly Expenses ÷ Monthly Income		= 15-20%

# My Individual Budget Worksheet

## Monthly Cash Flow Statement

Income	Amount	% of Total Income
Salary 1	\$	%
Salary 2		
Investment Income		
Interest Income		
Capital Gains		
Distributions		
<b>Total Income:</b>	_____	_____
Fixed Expenses	Amount	% Total Income
Mortgage/Rent	\$	%
Utilities		
Food		
Clothing		
Insurance Premium		
Debt Repayment		
Property Taxes		
<b>Total Fixed:</b>	_____	_____
Variable Expenses	Amount	% Total Income
Vacations/Travel	\$	%
Recreation		
Entertainment		
Hobbies		
Dining out		
Savings		
<b>Total Variable:</b>	_____	_____
Totals	Amount	% Total Income
<b>Total Income</b>	\$	%
<b>Total Expenses</b>		
<b>Net Cash Flow</b>	_____	_____

## Monthly Budget

Fixed Expenses	Goal	Actual	Difference
Mortgage/Rent	\$	\$	\$
Utilities			
Food			
Insurance Premium			
Debt Repayment			
Property Taxes			
<b>Total Fixed:</b>	_____	_____	_____
Variable Expenses	Goal	Actual	Difference
Vacations/Travel	\$	\$	\$
Recreation			
Entertainment			
Hobbies			
Clothing			
Dining out			
Savings			
<b>Total Variable:</b>	_____	_____	_____
Totals	Goal	Actual	Difference
<b>Total Income</b>	\$	\$	\$
<b>Total Expenses</b>			
<b>Net Cash Flow</b>	_____	_____	_____

## My Financial Goals

☐
☐
☐
☐

## My Financial Action Plan

I plan to . . .	By this date	The amount of money I will need is . . .
1.		
2.		
3.		
4.		