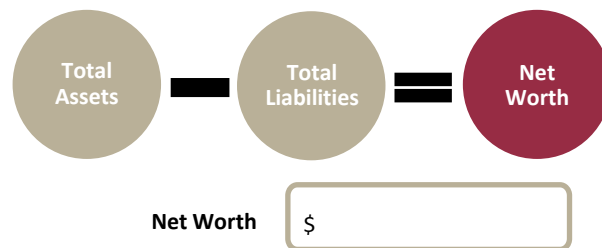


My Individual Financial Worksheet

Personal Financial Statement

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

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



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

Monthly Budget

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

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.		