

**Sample "Family Balance Sheet" as of (current date)**

ASSETS

Liquid Assets

Cash and Checking Account(s) \$ \_\_\_\_\_  
Savings Account(s) \_\_\_\_\_  
Money Market Fund(s) \_\_\_\_\_  
Life Insurance Cash Values \_\_\_\_\_  
U.S. Savings Bonds \_\_\_\_\_  
Brokerage Accounts \_\_\_\_\_  
Other (define) \_\_\_\_\_  
Total Liquid Assets \$ \_\_\_\_\_

Marketable Investments

Common Stocks \$ \_\_\_\_\_  
Mutual Funds \_\_\_\_\_  
Corporate Bonds \_\_\_\_\_  
Municipal Bonds \_\_\_\_\_  
Certificates of Deposit \_\_\_\_\_  
Other (define) \_\_\_\_\_  
Total Marketable Investments \$ \_\_\_\_\_

ASSETS

Non-Marketable Investments

Business Interests \$ \_\_\_\_\_  
Investment Real Estate \_\_\_\_\_  
Pension Account(s) \_\_\_\_\_  
Profit-Sharing Account(s) \_\_\_\_\_  
IRA and Other Retirement Plan \_\_\_\_\_  
Accounts \_\_\_\_\_  
Tax-Sheltered Investments \_\_\_\_\_  
Other (define) \_\_\_\_\_  
Total Non-Marketable Investments \$ \_\_\_\_\_

Personal Real Estate

Residence \$ \_\_\_\_\_

Vacation Home(s)	_____
Total Personal Real Estate	\$ _____
Other Personal Assets	
Automobile(s)	\$ _____
Boat(s)	_____
Other (define)	_____
Total Other Personal Assets	\$ _____
TOTAL ASSETS	\$ _____

#### LIABILITIES AND NET WORTH

Current Liabilities (less than one year)	
Credit Cards and Other Bills Payable	\$ _____
Installment Credit and Other Short-Term Loans	_____
Unusual Tax Liabilities	_____
Total Current Liabilities	\$ _____
Long-Term Liabilities (over one year)	
Mortgage Notes on Personal Real Estate	\$ _____
Mortgage Notes on Investment Real Estate	_____
Bank Loans	_____
Life Insurance Policy Loans	_____
Other (define)	_____
Total Long-Term Liabilities	\$ _____
TOTAL LIABILITIES	\$ _____
FAMILY NET WORTH (Total Assets - Total Liabilities)	\$ _____

#### INCOME

Salary	
Client	\$ _____

Spouse	_____
Other	_____
Total Salary	\$_____
Investment Income	
Interest (taxable)	\$_____
Interest (non-taxable)	_____
Dividends	_____
Real Estate	_____
Realized Capital Gains	_____
Other (define)	_____
Total Investment Income	\$_____
Bonuses, Profit-Sharing Payments, etc.	\$_____
Other Income (define)	\$_____
TOTAL INCOME	\$_____

EXPENSES AND FIXED  
OBLIGATIONS

Ordinary Living Expenses

Interest Expenses

Consumer Loans and Bank Loans	\$_____
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Mortgage Notes	_____
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Insurance Policy Loans	_____
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Other (define)	_____
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Total Interest Expense	\$_____
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Insurance Premiums

Life Insurance	\$_____
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Health Insurance (incl. D.I.)	_____
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P & C Insurance	_____
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Total Insurance Premiums	\$_____
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Miscellaneous Expenses	
Charitable Contributions	\$_____
Support of Aged Parents, Other Deps.	_____
Taxes (All)	_____
Total Misc. Expenses	\$_____
TOTAL EXPENSES AND FIXED OBLIGATIONS	\$_____
AVAILABLE FOR DISCRETIONARY INVESTMENT	\$_____