

**PAY  
EVERY 14  
DAYS**

**Biweekly Pay Begins  
JAN. 2017  
Plan now. Save now.**

**BIWEEKLY PAY  
TOOLKIT**

**Additional  
Resources  
Guides and Worksheets**





# Records to Have on Hand in an Emergency

## Insurance Records

- Auto Insurance Policy
- Homeowners/Renters Insurance Policy
- Pictures of interior and exterior of home to document assets and their condition
- Life Insurance Policies
- Employer-sponsored Policies
- Insurance Appraisals

## Identification Records

- Birth Certificates
- Marriage Certificates
- Social Security Identification
- Passports
- Military ID

## Bank and Savings Records

- Brokerage Statement
- Bank and Savings Statements
- Location of Savings Bonds
- Location of Stocks and other Marketable Items
- Retirement Account Summary
- Loan Documents
- Copies of Credit Card Statements or Credit Cards in Case of Loss

## Agreements

- Rental Agreement
- Official Legal Papers

## Automobile Records

- Title/Registration Documents

## Estate Records

- Wills
- Powers of Attorney
- Medical Directives
- Trust Documents

## Military Records

- DD214/Discharge Documentation
- VA Benefit

# My Life Goals

Achieving your life's desires begins with having written goals. These goals may be financial or could describe the lifestyle you want to attain. Goals should be specific, measurable, actionable, realistic and have a completion time. Break your goals into action steps to keep you focused on the actions that lead to success. You can use the S.M.A.R.T. Goals worksheet to help with this.

**EXAMPLE**

Goal	Description
My Sample Goal	Have \$300 Saved in Emergency Fund
Complete by:	10/31/2018
Total/Monthly Cost:	\$300 total/\$25 per month
Action Steps:	Save \$25 per month using automatic deposit Reduce spending on entertainment to increase savings

**Education**

Goal #1

Complete by:

Total/Monthly Cost:

Action Steps:

**Employment**

Goal #2

Complete by:

Total/Monthly Cost:

Action Steps:

**Income**

Goal #3

Complete by:

Total/Monthly Cost:

Action Steps:

**Debt**

Goal #4

Complete by:

Total/Monthly Cost:

Action Steps:

**Credit**

Goal #5

Complete by:

Total/Monthly Cost:

Action Steps:

**Savings**

Goal #6

Complete by:

Total/Monthly Cost:

Action Steps:

**Retirement**

Goal #7

Complete by:

Total/Monthly Cost:

Action Steps:

**Investing**

Goal #8

Complete by:

Total/Monthly Cost:

Action Steps:

**My Own Goal**

Goal #9

Complete by:

Total/Monthly Cost:

Action Steps:

# S.M.A.R.T. Goals

**S**pecific: State exactly what is to be done

**M**easurable: Include how the goal can be measured

**A**ctionable: Determine steps to reach the goal

**R**ealistic: Do not set goals for something unrealistic

**T**ime-Bound: State when the goal will be met

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**Goal: I want to buy a new car .**

vs.

**S.M.A.R.T. Goal:**

- **Specific:** I want to save money for a down payment on a new car .
- **Measurable:** I need to save \$2,000 for the down payment.
- **Actionable:** I will save \$50 from every paycheck.
- **Realistic:** I usually waste the money on piddly items, so I can easily set aside \$50 each payday.
- **Time-Bound:** I want to have the \$2,000 saved in two years.



# My S.M.A.R.T. Goals

Specific	Measurable	Actionable	Realistic	Time-Bound







# Financial Assessment

## What is My Net Worth?



(For an interactive budget, visit [bankonhr.org](http://bankonhr.org) under "Worksheets.")

INCOME	PER MONTH	INCOME	PER MONTH
Salary 1		Pensions/Retirement	
Salary 2		TANF/SNAP	
Commissions		Child Support	
Social Security		Other	
TOTAL MONTHLY INCOME		\$	

ASSETS	VALUE	ASSETS	VALUE
Savings		Automobile(s)	
Checking		Home	
Investments		Personal Property	
Retirement		Other	
TOTAL ASSETS		\$	

LIABILITIES	PAYMENT	TOTAL OWED	INTEREST RATE
Credit Card 1			
Credit Card 2			
Credit Card 3			
CAR LOAN 1			
CAR LOAN 2			
MORTGAGE1			
MORTGAGE2			
TAX DEBT			
STUDENT LOAN 1			
STUDENT LOAN 2			
PERSONAL LOAN			
MEDICAL1			
MEDICAL2			
TOTAL LIABILITIES		\$	