

# Financial Worksheet

## Monthly Expenses

Housing—Rent/Mortgage .....	\$ _____
Utilities .....	\$ _____
Taxes/Insurance .....	\$ _____
Repairs/Other .....	\$ _____
Food—Groceries .....	\$ _____
Purchased Lunches/Meals .....	\$ _____
Transportation—Bus/Public .....	\$ _____
Gas/Oil .....	\$ _____
Repairs .....	\$ _____
Taxes/License .....	\$ _____
Insurance—Health/Life .....	\$ _____
Auto .....	\$ _____
Medical—Doctor/Dentist/Drugs .....	\$ _____
Clothing—Purchase/Cleaning .....	\$ _____
Child Care/Allowances .....	\$ _____
Child Support/Alimony .....	\$ _____
Personal Needs .....	\$ _____
Gifts for Special Occasions .....	\$ _____
Educational—Self/family .....	\$ _____
Books/Magazines/Papers .....	\$ _____
Donations—Church/Others .....	\$ _____
Entertainment—Movies/Theatre .....	\$ _____
Vacations .....	\$ _____
Cable/Satellite TV .....	\$ _____
Internet Service .....	\$ _____
Miscellaneous .....	\$ _____
Loans & Credit Cards .....	\$ _____
1. _____	\$ _____
2. _____	\$ _____
3. _____	\$ _____
4. _____	\$ _____
5. _____	\$ _____
6. _____	\$ _____
Savings .....	\$ _____

**Total Expenses** ..... \$ \_\_\_\_\_

## Monthly Income

Net Pay (after deductions/savings added back)	
Self .....	\$ _____
Spouse.....	\$ _____
Bonuses/Dividends/Capital Gains .....	\$ _____
Other Income .....	\$ _____

**Total Income** ..... \$ \_\_\_\_\_

## Summary

Total income .....	\$ _____
Minus total expenses .....	\$ _____
<b>Surplus (+) or Deficit (-)</b> .....	\$ _____

## Long and Short Term Financial Goals (Wish List)

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## Your Net Worth

### Assets

Cash (checking & demand savings accts) .....	\$ _____
Savings certificates/savings bonds .....	\$ _____
Cash value of life insurance .....	\$ _____
Market value of home .....	\$ _____
Market value of other real estate .....	\$ _____
Pension plan/IRA/VIP/401K .....	\$ _____
Securities (stocks, bonds, etc.) .....	\$ _____
Value of autos owned .....	\$ _____
1. _____	\$ _____
2. _____	\$ _____
Other valuables .....	\$ _____
Loans receivable .....	\$ _____
Other assets .....	\$ _____
<b>Total Assets</b> .....	\$ _____

### Liabilities

Current bills outstanding .....	\$ _____
Mortgage(s)	
Residence .....	\$ _____
Other real estate .....	\$ _____
Automobiles .....	\$ _____
1. _____	\$ _____
2. _____	\$ _____
Installment debts & credit cards	
1. _____	\$ _____
2. _____	\$ _____
3. _____	\$ _____
4. _____	\$ _____
5. _____	\$ _____
6. _____	\$ _____
7. _____	\$ _____
8. _____	\$ _____
Other liabilities .....	\$ _____
<b>Total Liabilities</b> .....	\$ _____

## Summary

Assets .....	\$ _____
Minus liabilities .....	\$ _____
<b>Net Worth</b> .....	\$ _____