

## BALANCE SHEET

### ASSETS

Residence: \$ \_\_\_\_\_  
 2<sup>nd</sup> Residence: \$ \_\_\_\_\_  
 Rental Property: \$ \_\_\_\_\_  
 Credit Union: \$ \_\_\_\_\_  
 Savings Accounts: \$ \_\_\_\_\_  
 Money Met Funds: \$ \_\_\_\_\_  
 CD's: \$ \_\_\_\_\_  
 TSA Accounts: \$ \_\_\_\_\_  
 Retirement Plans: \$ \_\_\_\_\_  
 IRA's: \$ \_\_\_\_\_  
 Accounts Receivable: \$ \_\_\_\_\_  
 Notes Receivable: \$ \_\_\_\_\_  
 Life Ins Cash Values: \$ \_\_\_\_\_  
 US Government Bonds: \$ \_\_\_\_\_  
 Stocks: \$ \_\_\_\_\_  
 Bonds: \$ \_\_\_\_\_  
 Mutual Funds: \$ \_\_\_\_\_  
 Collectibles: \$ \_\_\_\_\_  
 Annuity Value: \$ \_\_\_\_\_  
 Tax Refund Due: \$ \_\_\_\_\_  
 Auto(s): \$ \_\_\_\_\_  
 Personal Property: \$ \_\_\_\_\_  
 Business Value: \$ \_\_\_\_\_  
 Other: \$ \_\_\_\_\_  
 Other: \$ \_\_\_\_\_  
 Total Assets \$ \_\_\_\_\_

### LIABILITIES

1<sup>st</sup> Mortgage \$ \_\_\_\_\_  
 2<sup>nd</sup> Mortgage \$ \_\_\_\_\_  
 Other Mortgages \$ \_\_\_\_\_  
 Equity Line \$ \_\_\_\_\_  
  
 Notes Payable \$ \_\_\_\_\_  
  
 Installment Loans \$ \_\_\_\_\_  
 Education Loans \$ \_\_\_\_\_  
 Credit Cards (all) \$ \_\_\_\_\_  
 Department Stores \$ \_\_\_\_\_  
 Automobile Loans \$ \_\_\_\_\_  
 Other \$ \_\_\_\_\_  
 Other \$ \_\_\_\_\_  
 Other \$ \_\_\_\_\_  
  
 Total Liabilities \$ \_\_\_\_\_

Your 3 Most Important Financial Planning Goals:

- 1.
- 2.
- 3.

# INCOME

	<u>BEFORE</u>	<u>AFTER</u>
<b>Gross Income:</b>		
Salary:	\$ _____	\$ _____
Salary:	\$ _____	\$ _____
Pension:	\$ _____	\$ _____
Part Time Income:	\$ _____	\$ _____
Int/Divs/CG's:	\$ _____	\$ _____
Gift Income:	\$ _____	\$ _____
Other:	\$ _____	\$ _____
Other:	\$ _____	\$ _____
<b>Total Income:</b>	\$ _____	\$ _____
Less Adjustments:	\$ _____	\$ _____
IRA Contributions:	\$ _____	\$ _____
TSA Contributions:	\$ _____	\$ _____
401(K) Contributions:	\$ _____	\$ _____
Other Adjustments:	\$ _____	\$ _____
<b>Adjusted Gross Income:</b>	\$ _____	\$ _____
Less: Itemized Ded:	\$ _____	\$ _____
Exemptions:	\$ _____	\$ _____
<b>Taxable Income:</b>	\$ _____	\$ _____
<b>TAXES</b>		
Federal:	\$ _____	\$ _____
State:	\$ _____	\$ _____
State:	\$ _____	\$ _____
Soc. Sec.	\$ _____	\$ _____
<b>TOTAL TAXES</b>	\$ _____	\$ _____
<b>TAXES SAVED:</b>		\$ _____

# MONTHLY CASH FLOW

## LIVING EXPENSES

Food/Groceries: \$ \_\_\_\_\_  
House (P&I) or Rent: \$ \_\_\_\_\_  
Property Taxes: \$ \_\_\_\_\_  
Clothes: \$ \_\_\_\_\_  
Utilities: \$ \_\_\_\_\_  
Telephone: \$ \_\_\_\_\_  
Cleaners: \$ \_\_\_\_\_  
New Household Purchases: \$ \_\_\_\_\_  
Auto Expenses (Gas/Repairs): \$ \_\_\_\_\_  
Entertainment: \$ \_\_\_\_\_  
Clue Dues: \$ \_\_\_\_\_  
Vacation, Trips, Camps: \$ \_\_\_\_\_  
Misc., Horses, Boats: \$ \_\_\_\_\_  
Music, Dancing: \$ \_\_\_\_\_  
Life Ins – Husband: \$ \_\_\_\_\_  
Life Ins – Wife: \$ \_\_\_\_\_  
Hospitalization: \$ \_\_\_\_\_  
Disability Insurance: \$ \_\_\_\_\_  
Prof Liability Ins: \$ \_\_\_\_\_  
Auto, Boat Insurance: \$ \_\_\_\_\_  
Homeowners Insurance: \$ \_\_\_\_\_  
Inside House Help: \$ \_\_\_\_\_  
Home Maint/Repairs: \$ \_\_\_\_\_  
Yard Maintenance: \$ \_\_\_\_\_  
Pool Maintenance: \$ \_\_\_\_\_  
Donations (al): \$ \_\_\_\_\_  
Subscriptions: \$ \_\_\_\_\_  
Medical Expense: \$ \_\_\_\_\_  
Education Expense: \$ \_\_\_\_\_  
Gifts, Birthdays, Christmas: \$ \_\_\_\_\_  
Family Person Exp: \$ \_\_\_\_\_  
Unreimbursed Bus Exp: \$ \_\_\_\_\_  
Debt Repayment: \$ \_\_\_\_\_  
Other Expenses: \$ \_\_\_\_\_  
Other Expenses: \$ \_\_\_\_\_

## SAVINGS/INVESTMENTS

Savings Account: \$ \_\_\_\_\_  
Money Market Fund: \$ \_\_\_\_\_  
IRA: \$ \_\_\_\_\_  
Keogh: \$ \_\_\_\_\_  
Pension Plan – 401(k): \$ \_\_\_\_\_  
Mutual Funds: \$ \_\_\_\_\_  
Stocks/Bonds: \$ \_\_\_\_\_  
Annuities: \$ \_\_\_\_\_  
  
Total: \$ \_\_\_\_\_

## TAXES

Federal Income Tax: \$ \_\_\_\_\_  
State Income Tax: \$ \_\_\_\_\_  
Social Security Tax: \$ \_\_\_\_\_  
  
Total: \$ \_\_\_\_\_