**Expense Worksheet**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Housing** | |  | **Household/Personal** | |
| Mortgage/Rent |  |  | Groceries |  |
| Property Taxes |  |  | Personal Care |  |
| Home Insurance |  |  | Clothing/Dry Cleaning |  |
| Home Maintenance |  |  | Domestic Help |  |
| Electric |  |  | Professional Dues |  |
| Gas |  |  | Child Care (to work) |  |
| Water, Sewer, Trash |  |  | Healthcare (out of pocket) |  |
| Cable & Internet |  |  | Education/School |  |
| Cell Phone |  |  | Cash Allowances |  |
| Security System |  |  | Other |  |
| Lawn/Landscape |  |  | Other |  |
| Other |  |  | **Total Household/Personal** |  |
| **Total Housing** |  |  | **Discretionary** | |
| **Personal Insurance** | |  | Dining Out |  |
| Health Insurance |  |  | Recreation/Club Dues |  |
| Life Insurance |  |  | Movies/Sporting Events |  |
| Disability Insurance |  |  | Home Upgrades/Furnishings |  |
| Long Term Care Insurance |  |  | Hobbies |  |
| Other |  |  | Vacation/Travel |  |
| **Total Personal Insurance** |  |  | Pet Expenses |  |
| **Transportation** | |  | Babysitter |  |
| Lease |  |  | Non-deductible Gifts |  |
| Auto Loan |  |  | Other |  |
| Auto Insurance |  |  | Other |  |
| Gas |  |  | **Total Discretionary** |  |
| Maintenance |  |  | **Charitable Gifts** | |
| Taxes/Tag |  |  | Charitable Contributions |  |
| Parking/Tolls |  |  | Tithe |  |
| Other |  |  | Other |  |
| **Total Transportation** |  |  | **Total Charitable Gifts** |  |
| **Other Debts** | |  | **Total Expenses** |  |
| Credit Card (old balances) |  |  |  |  |
| Personal Loans |  |  |  |  |
| Student Loans |  |  |  |  |
| Other |  |  |  |  |
| **Total Other Debts** |  |  |  |  |

**Personal Financial Statement**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Assets | | | | | | | | | |
| **Type Account** | **Institution** | **Owner** | **7/1/17** | **10/1/17** | **1/1/18** |  | **Your Additions** | **Employer Adds** | **Notes** |
| Checking |  |  |  |  |  |  |  |  |  |
| Savings |  |  |  |  |  |  |  |  |  |
| Taxable Investment |  |  |  |  |  |  |  |  |  |
| 401k |  |  |  |  |  |  |  |  |  |
| 403b |  |  |  |  |  |  |  |  |  |
| 457b |  |  |  |  |  |  |  |  |  |
| IRA |  |  |  |  |  |  |  |  |  |
| IRA |  |  |  |  |  |  |  |  |  |
| Roth IRA |  |  |  |  |  |  |  |  |  |
| Roth IRA |  |  |  |  |  |  |  |  |  |
| 529 |  |  |  |  |  |  |  |  |  |
| Vehicles |  |  |  |  |  |  |  |  |  |
| Primary Home |  |  |  |  |  |  |  |  |  |
| Other |  |  |  |  |  |  |  |  |  |
| **Total Assets** |  |  |  |  |  |  |  |  |  |
| Liabilities | | | | | | | | | |
| **Type Account** | **Institution** | **Owner** | **7/1/17** | **10/1/17** | **1/1/18** |  | **Mo. Payment** | **Int. Rate** | **Terms** |
| Mortgage - Primary |  |  |  |  |  |  |  |  |  |
| 2nd Mortgage |  |  |  |  |  |  |  |  |  |
| St Loans |  |  |  |  |  |  |  |  |  |
| St Loans |  |  |  |  |  |  |  |  |  |
| Auto Loan |  |  |  |  |  |  |  |  |  |
| Credit Cards |  |  |  |  |  |  |  |  |  |
| Other |  |  |  |  |  |  |  |  |  |
| Other |  |  |  |  |  |  |  |  |  |
| **Total Liabilities** |  |  |  |  |  |  |  |  |  |
| Net Worth | | | | | | | | | |
| **Total Net Worth** |  |  |  |  |  |  | **KPI's** | **Current** | **Targets** |
| Income |  |  |  |  |  |  | Cash Reserves |  | $96,000 |
| Gross Salary |  |  |  |  |  |  | E-fund Capacity (# Mos.) |  | 6 Mos. |
| Gross Salary |  |  |  |  |  |  | All-In Invest Exp. (%) |  | 1% or Less |
| Bonus |  |  |  |  |  |  | Unaccounted For (%) |  | 5% or Less |
| Bonus |  |  |  |  |  |  | Savings Ratio (%) |  | 20% or More |
| **Total** |  |  |  |  |  |  | Debt to Inc. Ratio (%) |  | 25% or Less |