**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 |