

Worksheet 1: How much are you worth?

Assets	Current Value (\$)
Personal Bank Accounts (checking, savings, money market deposit accounts)	\$ _____
Certificates of Deposit	\$ _____
Other Income Investments (bonds, bond mutual funds, money market mutual funds)	\$ _____
Stocks and Stock Mutual Funds	\$ _____
Real Estate Investments	\$ _____
Business Interests (proprietorships, partnerships, company stock)	\$ _____
Retirement Plan Investments	
Individual Retirement Accounts (IRAs)	\$ _____
401(k) or 403(b) Plans	\$ _____
Keogh Plan	\$ _____
SEP	\$ _____
Profit Sharing Plan	\$ _____
Pension Plan	\$ _____
Market Value of Home(s)	\$ _____
Cash Value of Life Insurance	\$ _____
Personal Property (jewelry, collectibles, cars, furniture)*	\$ _____
Miscellaneous (trust interests, inheritances)	\$ _____
Total Assets	\$ _____
Liabilities	
Mortgages	\$ _____
Car Loans	\$ _____
Credit Cards	\$ _____
Student Loans	\$ _____
Other Loans	\$ _____
Outstanding Bills and Obligations	\$ _____
Total Liabilities	\$ _____
NET WORTH (Subtract Liabilities from Assets):	
Assets	\$ _____
Liabilities	\$ _____
Your Net Worth	\$ _____

*While items such as jewelry and collectibles may have a high retail value, their true net worth is closer to wholesale value.

Worksheet 2: Monthly Budget Worksheet

Monthly Expenditures	
Food	\$ _____
Rent or mortgage payment	\$ _____
Child care	\$ _____
Utilities	\$ _____
Household maintenance	\$ _____
Saving/Investing	\$ _____
Retirement savings plan contribution	\$ _____
Auto loan payment	\$ _____
Auto maintenance	\$ _____
Transportation (gas, fares)	\$ _____
Income and Social Security taxes	\$ _____
Property taxes	\$ _____
Clothing	\$ _____
Insurance	\$ _____
Credit card payments	\$ _____
Contributions	\$ _____
Entertainment	\$ _____
Dues	\$ _____
Other	+ _____
Total Monthly Expenditures	
	\$ _____
Monthly Receipts	
Wages or salary	\$ _____
Interest (CDs, savings account, etc.)	\$ _____
Dividends (mutual funds, stocks, etc.)	\$ _____
Other	+ _____
Total Monthly Receipts	
	\$ _____
Net Cash Flow	
Total Monthly Receipts	\$ _____
Total Monthly Expenditures	- _____
Monthly Net Cash Flow*	
	\$ _____

*A positive net monthly cash flow means you have additional money available for saving and investing. If the figure is negative, you need to find ways to trim your monthly expenses, or you won't be able to achieve your financial goals.

Worksheet 3: Insurance		
Household Income without Your Earnings	Life	Disability
Spouse's (dependent's) earnings	\$ _____	\$ _____
Social Security benefits	\$ _____	\$ _____
Retirement plan benefits	\$ _____	\$ _____
Investment portfolio income	\$ _____	\$ _____
Income from investing the proceeds of any existing life insurance policies on your life	\$ _____	\$ NA
Income from any current disability coverage you have	\$ NA	\$ _____
Total Annual Income	\$ _____	\$ _____
Annual Expenses	\$ _____	\$ _____
Additional Annual Income Needed from Life and/or Disability Insurance	\$ _____	\$ _____
	÷ \$5,000	
	x \$100,000	
Additional Life Insurance Needed	\$ _____	