

Creating a Personal Financial Snapshot

ASSETS *(What you own)*

Amount in dollars

Real Estate

House at market value \$ _____
Other real estate \$ _____

Cash & Securities

Checking accounts \$ _____
Savings accounts \$ _____
Certificate of deposits \$ _____
Securities: stock, bonds, mutual funds \$ _____
Life insurance (cash surrender value) \$ _____

Tangible Personal Property

Automobiles \$ _____
Jewelry \$ _____
Recreational vehicles \$ _____
Other: \$ _____

Total Assets *(Real Estate + Cash / Securities + Tangible + Other)* \$ _____

LIABILITIES *(What you owe)*

Current credit card debt

card #1 \$ _____
card #2 \$ _____
card #3 \$ _____
card #4 \$ _____
card #5 \$ _____

Notes payable

Education loans \$ _____
Home equity loan \$ _____
Other: \$ _____

Automobile loans

\$ _____

Real estate mortgage

\$ _____

Other liabilities

\$ _____

Total Liabilities *(Credit + Notes + Auto + Mortgage + Other)* \$ _____

FINANCIAL SNAPSHOT <i>(Total Assets – Total Liabilities):</i> \$ _____

Tracking My Spending

Date: _____

INCOME PER MONTH

Income #1 _____
 Income #2 _____
 Other income _____
Total Monthly Income \$ _____

EXPENSES PER MONTH

1. GIVING Choices = (+/- 10%)
 Church Offerings _____
 Other Giving _____
Total Monthly Giving \$ _____

2. SAVING Choices = (5-25%)
 Emergency _____
 Major Purchase _____
 Long Term _____
Total Monthly Savings \$ _____

3. TAXES (if not withheld) = (8-15%)
 Federal / State _____
 FICA (Soc Sec.) _____
Total Monthly Taxes \$ _____

4. DEBT Choices = (0-5%)
 Primary credit card _____
 Other credit cards _____
 Consumer loans _____
 Student loans _____
 Home equity loan _____
 Other _____
Total Monthly Debt \$ _____

5. HOUSING Choices = (15-33%)
 Mortgage / rent _____
 Property tax _____
 Maintenance/repairs _____
 Utilities _____
 Electric _____
 Gas _____
 Water _____
 Telephone _____
 Cell phones _____
 Cable TV _____
 Other _____
Total Monthly Housing \$ _____

6. TRANSPORTATION Choices = (3-10 %)
 Car loan #1 _____
 Car loan #2 _____
 Gas _____
 Upkeep/repairs _____
 Other (parking etc) _____
Total Transportation \$ _____

7. INSURANCE Choices = (4-8 %)
 Health _____
 Disability _____
 Life _____
 Auto _____
 Homeowner/rental _____
 Dental _____
 Other: _____
Total Monthly Insurance \$ _____

8. FOOD Choices = (10-20%)
 Groceries _____
 Fast food _____
 Snacks/drinks _____
Total Monthly Food \$ _____

9. HOUSEHOLD/PERSONAL Choices = (5-10%)
 Household items _____
 Clothing _____
 Beauty /hair _____
 Books/magazines _____
 Gifts _____
 Miscellaneous _____
Total Monthly Household \$ _____

10. ENTERTAINMENT Choices = (3-5%)
 Dining out _____
 Technology _____
 Movies/events _____
 Fitness/sports _____
 Hobbies _____
 Travel _____
 Vacation _____
 Other: _____
Total Entertainment \$ _____

11. PROFESSIONAL SERVICES Choices = (5-15%)
 Child care _____
 Doctor/dentist/meds _____
 Education _____
 Professional lessons _____
 Other _____
Total Monthly Prof.Service \$ _____

12. MISC. CASH Choices = (2-3%)
 His & Hers _____
 Allowances _____
Total Monthly Small Cash \$ _____

Spending Plan Balance	
Total Monthly Income	\$ _____
Total Monthly Expenses	\$ _____
Income Minus Expenses	\$ _____