



#### 1. HOW TO USE THIS WORKBOOK

Do you ever find yourself wishing money could just go away? Maybe you've had a broken relationship with it or maybe you're overwhelmed trying to manage it. Whatever the case, everyone dreams of achieving financial freedom and this workbook will help guide you there.

In this guide, you'll complete a series of financial planning tasks that'll help you develop clear goals, tackle down debt and save more for the future.

### 2. ASSESSING YOUR FINANCIAL STANDING

### Generally speaking, do you \_\_\_\_?

	NEVER	SOMETIMES	ALWAYS
Pay the mortgage or rent on time?			
Pay utility bills on time?			
Save at least 10% of your net income?			
Keep three month of net income set aside for emergencies?			
Plan ahead for large expenses?			
Set and keep financial goals?			
Follow a budget?			
Comparison shop?			
Review your credit score regularly?			

**Never** = 0 Points **Sometimes** = 1 Point **Always** = 2 Points

**0-10 Points:** You need to take control of your finances. This workbook will assist you in achieving this.

**11-15 Points:** You're putting in good effort to manage your money effectively. This workbook will help you determine any changes needed to improve your financial standing.

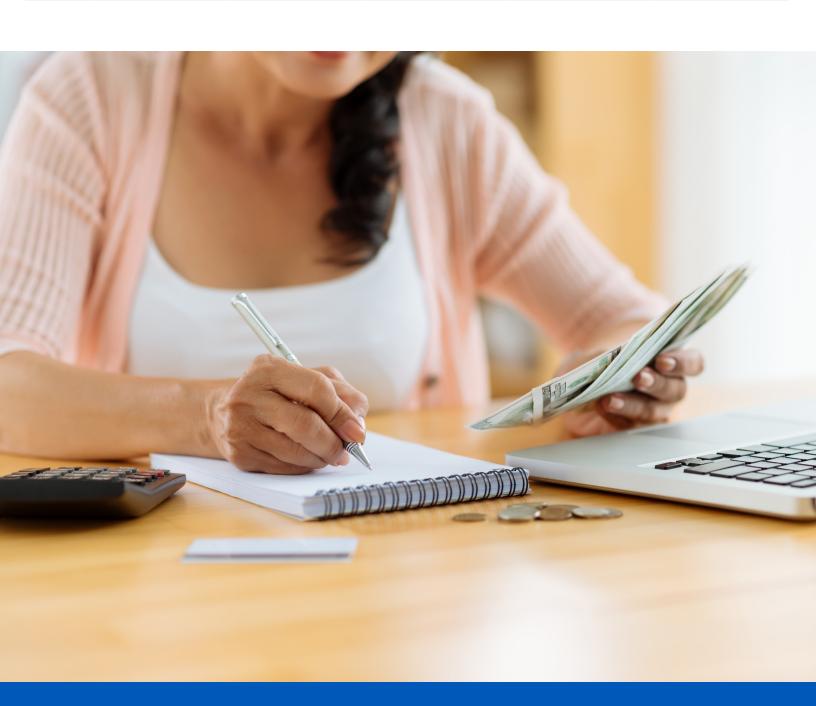
**16-20 Points:** You successfully demonstrate the ability to manage your finances. This workbook will help you refine your money management processes.

#### 3. SETTING YOUR FINANCIAL GOALS

	SHORT-TERM GOALS (2)	TARGET DATE	COST ESTIMATE	AMOUNT SAVED/PAID	AMOUNT NEEDED
Ex.	Pay down credit card	12/1/19	\$500	\$100	\$400
1.					
2.					
3.					
4.					
5.					

	MID-TERM GOALS (2-5)	TARGET DATE	COST ESTIMATE	AMOUNT SAVED/PAID	AMOUNT NEEDED
Ex.	Create emergency fund	12/1/22	\$5,000	\$1,000	\$4000
1.					
2.					
3.					
4.					
5.					

	MID-TERM GOALS (2-5)	TARGET DATE	COST ESTIMATE	AMOUNT SAVED/PAID	AMOUNT NEEDED
Ex.	Create emergency fund	12/1/22	\$5,000	\$1,000	\$4000
1.					
2.					
3.					
4.					
5.					



### 4. ESTABLISHING YOUR HOUSEHOLD INCOME

	1	2	3	4	TOTAL	NOTES
Monthly Gross Income						

### **INCOME DEDUCTIONS**

Federal Income Tax			
FICA / Retirement			
Medical Insurance			
Life Insurance			
Dental Insurance			
Payroll Deductions			

### **INCOME TOTALS**

Monthly Net Earned Income			
Other Monthly Income			
Additional Periodic Income			
Total Monthly Net Income:			



<b>Month:</b>	<b>Year:</b>
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	CREDITORS OR DEBTS	BALANCE	INTEREST RATE	ANNUAL CHARGES	PAYMENT MADE	NEW BALANCE
Ex.	Credit Card	\$1,000	18%	\$180	\$50	\$1130
1.						
2.						
3.						
4.						
5.						
6.						
7.						
8.						
9.						
10.						
	Total:					



# 6. MANAGING YOUR EXPENSES

# **Record of Weekly Expenses**

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NЛ	onth:	Year:
IVI	onth:	ieai.

	SUN.	MON.	TUE.	WED.	THU.	FRI.	SAT.	TOTAL
Mortgage or Rent								
Electricity								
Heating and Gas								
Water / Sewer / Trash								
Cable / Satellite / Apps								
Internet								
Phone / Cell Phone								
Transportation								
Meals and Groceries								
Dining Out								
Clothing								
Toiletry Items								
Household Supplies								
Household Repairs								
Childcare / Sitter								
School / Tuition								
Medicine								
Health Appointments								
Pet Supplies								
Entertainment								
Bank / ATM Charges								
Miscellaneous								
Total:								

# **Record of Period Expenses**

Month: \_\_\_\_\_ Year: \_\_\_\_\_

	AMOUNT DUE	MONTHS UNTIL DUE	SAVE PER MONTH
Ex. Vehicle registration	\$400	5	\$80
Federal Taxes Owed			
State Taxes Owed			
Auto Registration			
Christmas Gifts			
Birthday Gifts			
School Supplies			
Travel / Vacation			
Miscellaneous			
Total:			



# 7. TRACKING YOUR FINANCIAL ACCOUNTS

DEPOSIT ACCOUNTS	FINANCIAL INSTITUTION	ACCOUNT NUMBER	BALANCE	BENEFICIARY	BENEFICIARY INFO	PHONE NUMBER	LAST DATE UPDATED
Checking Account(s)							
Savings Account(s)							
Money Market Account(s)							
Investment Account(s)							
Retirement Account(s)							

CREDIT ACCOUNTS	LENDER	ACCOUNT NUMBER	BALANCE	COLLATERAL	CREDIT LIFE	PHONE NUMBER	LAST PAYMENT DATE
Auto Loan							
Mortgage Loan							
Credit Card(s)							
Student Loan(s)							



INSURANCE ACCOUNTS	CARRIER	ACCOUNT NUMBER	INSURED AMOUNT	BENEFICIARY	BENEFICIARY INFO	PHONE NUMBER	LAST DATE UPDATED
Life Insurance							
Auto Insurance							
Homeowner's Insurance							
Renter's Insurance							
Property Insurance							
Business Insurance							
Medical Insurance							
Dental Insurance							

#### 8. PLANNING YOUR FINANCIAL JOURNEY

We hope you enjoyed this workbook. And remember, we're in this together! If you come across any questions, challenges or would like some guidance from our team, reach out to us at (405) 235-3030 or 1(800) 678-5363.

