

# Personal Financial Snapshot

Section 1 – Income

## INCOME WORKSHEET

### INCOME

Source	Primary	Spouse
Gross Income		
Bonuses / Commission		
Retirement / Pension		
VA / Social Security Benefits		
Rental Income		
Other Income		

### DEDUCTIONS

Deduction	Primary	Spouse
Federal Taxes		
State Taxes		
Social Security		
Medicare		
401(k) / 403(b) / Retirement		
Health Insurance		
Other Garnishments		

<b>Net Income – Primary</b>	
<b>Net Income – Spouse</b>	
<b>Total Net Household Income</b>	

# Personal Financial Snapshot

## Section 2 – Expenses

### MONTHLY EXPENSE WORKSHEET

#### HOUSING

Rent (if applicable)	
HOA / Fees	
Furniture / Decor	
Maintenance / Repairs	
Taxes (if not escrowed)	

#### UTILITIES

Cable / Satellite	
Cell Phone / Landline	
Internet	
Electricity	
Gas / Propane	
Garbage	
Water	

#### TRANSPORTATION

Fuel	
Parking	
Registration / Licensing	
Transit / Rideshare	
Maintenance / Repairs	
Auto Insurance	

#### FOOD

Groceries	
Dining Out	
Lunches	
Snacks / Vending	

#### HEALTHCARE

Health Insurance	
Dental Insurance	
Life Insurance	
Medical (OOP)	
Vision	
Prescriptions	

#### PERSONAL & CLOTHING

Clothing	
Laundry / Dry Clean	

Hair / Grooming	
Gym / Dues	
Personal Spending	
Alcohol / Tobacco	
Education / Lessons	

#### FAMILY CARE

Child Care	
Child Support (if not already deducted from paycheck)	
Allowance	
Pet Care	
Pet Medical / Boarding	

#### LEISURE & ENTERTAINMENT

Sporting Events	
Books / Magazines	
Computer Products	
Concerts / Theater	
Streaming / Downloads	
Toys / Games	
Travel / Lodging	

#### GIVING

Charities / Religious	
Holiday / Birthday / Anniversary	

#### MISCELLANEOUS

Bank / ATM Fees	
Membership Fees	

<b>TOTAL MONTHLY EXPENSES</b>	
-------------------------------	--

# Personal Financial Snapshot

## Section 3 – Debt

### DEBT WORKSHEET

#### MORTGAGE

Property Address	Lender	Original Balance	Current Balance	Payment	Rate

#### AUTO LOANS

Vehicle / Lender	Original Balance	Current Balance	Payment	APR

#### CREDIT CARDS

Card Name	High Limit	Current Balance	Payment	APR

#### PERSONAL LOANS

Lender Name	Original Amount	Current Balance	Payment	Interest Rate

<b>Total Debt (All Liabilities)</b>	
<b>Total Monthly Debt Payments</b>	

#### DEBT-TO-INCOME (DTI) CALCULATION

(Monthly Debt Payments) \_\_\_\_\_ / (Gross Income) \_\_\_\_\_ = (DTI) \_\_\_\_\_ %

# Personal Financial Snapshot

## Section 4 – Assets

### ASSETS WORKSHEET

#### CASH & INVESTMENTS

Asset	Value
Cash on Hand	
Checking Accounts	
Savings Accounts	
Emergency Fund	
Money Market / CDs	
Treasury Bills / Notes	
Brokerage (Stocks / Bonds / Mutual Funds)	
401(k) / 403(b)	
IRA / Roth IRA	
529 / College Fund	
Health Savings Account (HSA)	
Cryptocurrency	
Cash Value of Life Insurance	

#### REAL ESTATE (Estimated Market Value)

Property	Value
Primary Residence	
Second Home	
Rental Property	
Land / Other Property	

#### PERSONAL PROPERTY

Asset	Value
Vehicles (Current Value)	
Other Valuable Assets	

<b>TOTAL ASSETS</b>	
---------------------	--

<b>NET WORTH (Total Assets – Total Debt)</b>	
--	--