

## Getting Ready, Personal Financial Statement

### Part 1: Income

Description	Monthly Amount (\$)
Gross Monthly Income	
Taxes	
Retirement Savings (e.g., 401k, IRA)	
<b>Net Monthly Income</b>	

### Part 2: Mandatory Expenses

Description	Monthly Amount (\$)
Rent/Mortgage	
Home/Renters Insurance	
Property Taxes (if not in mortgage)	
HOA Fees (if applicable)	
Utilities (Electric, Gas, Water, Sewer)	
Internet/Phone	
Car Payment	
Car Insurance	
Health Insurance	
Student Loans	
Credit Card Payments	
Other Loans	
<b>Total Mandatory Expenses</b>	

### Part 3: Discretionary Spending

Description	Monthly Amount (\$)
Groceries	
Dining Out	
Entertainment	
Shopping (Clothes, etc.)	
Gym Membership	
Hobbies (e.g., boating, mountain biking)	
Subscription Services (Netflix, etc.)	
Miscellaneous	
<b>Total Discretionary Spending</b>	

### Part 4: Savings & Emergency Fund

Description	Monthly Amount (\$)
Emergency Fund Contribution	
Savings for Home Purchase	
Other Savings/Investments	
<b>Total Savings</b>	

### Summary

Description	Monthly Amount (\$)
Net Monthly Income	
Total Mandatory Expenses	
Total Discretionary Spending	
Total Savings	
<b>Remaining Balance</b>	

## Getting Ready, Personal Balance Sheet

### Assets (What You Own)

Description	Value (\$)
<b>Cash and Cash Equivalents</b>	
Checking Accounts	
Savings Accounts	
Emergency Fund	
Physical Cash	
<b>Investments</b>	
Retirement Accounts (401k, IRA, etc.)	
Stocks, Bonds	
Mutual Funds	
Other Investments	
<b>Real Estate</b>	
Primary Residence	
Other Real Estate Property	
<b>Personal Property</b>	
Vehicles	
Electronics	
Furniture	
Jewelry	
Other Valuable Items	
<b>Total Assets</b>	

## Liabilities (What You Owe)

Description	Amount (\$)
<b>Debts</b>	
Mortgage(s)	
Car Loans	
Student Loans	
Credit Card Debt	
Personal Loans	
Other Liabilities	
<b>Total Liabilities</b>	

## Summary

Description	Amount (\$)
Total Assets	
Total Liabilities	
<b>Net Worth</b> (Total Assets - Total Liabilities)	