Summary of Current Financial Position

Net Worth	
(a) Assets	
(b) Liabilities	
(c) Net Worth: (a) – (b)	

Monthly Cash Flow	
(a) Monthly spendable income	
(b) Monthly spending (w/o savings)	
(c) Monthly cash flow: (a) – (b)	

Spending Benchmarks[1]			
	Benchmark	**Actual**	**Difference**
Needs (50%)			
Wants (30%)			
Savings (20%)			

Credit Reports[2] and Scores		
Agency	**Report (✓)**	**Score (Range)**
Equifax		
Experian		
TransUnion		

[1] Use these two worksheets to get the data you need to check your Spending Benchmarks: "Where Your Money Is Going (Monthly)" and "Your Monthly Net Spendable Income".

[2] You can get your credit report from each of the credit agencies for free once every 12 months by calling 1-877-322-8228 or going to www.annualcreditreport.com. The agencies can still charge you for your credit score.

Protectives Checklist	✓
Homeowners/renters insurance	
Flood insurance	
Medical insurance	
Dental insurance	
Life insurance:	
- Type (whole life or term)	
- Person/amount	
- Person/amount	
Long term disability insurance	
Will(s)	
Living will/Directive to physicians	
Durable power of attorney for health care/Health care proxy	
Personal liability umbrella policy (PLUP)	

Goals	
Description	**Priority**