

<b>Net Worth</b>			
<b>Assets</b>		<b>Liabilities</b>	
Bank Accounts	\$ _____	Credit Cards	\$ _____
Investments	\$ _____	Loans	\$ _____
Real Estate	\$ _____	Mortgages	\$ _____
Personal Property	\$ _____	Student Loans	\$ _____
Business (net value)	\$ _____	Other Debt	\$ _____
<b>Total Assets</b>	<b>\$ _____</b>	<b>Total Liabilities</b>	<b>\$ _____</b>
<b>NET WORTH (Total Assets - Total Liabilities)</b>		<b>( + / - ) \$ _____</b>	

Figure 6.1

<b>Available Income</b>				
<b>Gross Income</b>				
Source	\$ _____	\$ _____	\$ _____	\$ _____
Amount	\$ _____	\$ _____	\$ _____	\$ _____
<b>Withholding &amp; Payroll Deductions</b>				
Federal Income Tax	\$ _____	\$ _____	\$ _____	\$ _____
State Income Tax	\$ _____	\$ _____	\$ _____	\$ _____
Soc. Sec. & Medicare	\$ _____	\$ _____	\$ _____	\$ _____
Medical, Dental, RX Ins.	\$ _____	\$ _____	\$ _____	\$ _____
Life & Disability Insurance	\$ _____	\$ _____	\$ _____	\$ _____
Retirement/401k Savings	\$ _____	\$ _____	\$ _____	\$ _____
All Other	\$ _____	\$ _____	\$ _____	\$ _____
<b>Net Income</b>	<b>\$ _____</b>	<b>\$ _____</b>	<b>\$ _____</b>	<b>\$ _____</b>
<b>TOTAL AVAILABLE INCOME (Take-home pay)</b>			<b>\$ _____</b>	

Figure 6.2

<b>Necessary vs Discretionary Expenses</b>		
Spending Categories	Necessary	Discretionary
Taxes (not withheld)	\$ _____	\$ _____
Debts & Loans	\$ _____	\$ _____
Savings	\$ _____	\$ _____
Housing & Utilities	\$ _____	\$ _____
Food	\$ _____	\$ _____
Transportation	\$ _____	\$ _____
Health	\$ _____	\$ _____
Family	\$ _____	\$ _____
Entertainment	\$ _____	\$ _____
Miscellaneous	\$ _____	\$ _____
<b>Total</b>	<b>\$ _____</b>	<b>Total \$ _____</b>

Figure 6.4