

# Your Own Financial Plan

Income Statement & Financial Goals

Financial Status 2021  
9/7/2023

Years to Goal/Retirement  
11

<b>TOTAL CUMMULATIVE INCOME</b>	Annual Income Today	\$ 573,456	Income to Be Earned While Working	\$ 2,140,512
<b>1. TAKE HOME INCOME</b>	Income While Working	\$ 35,841	Lifetime Income At Retirement	\$ 6,755
<b>2. TOTAL EXPENSES</b>	Cost of Living While Working	\$ (10,118)	Adjusted Expenses At Retirement	\$ (6,482)
<b>3. ADJUSTMENTS</b>		\$ -	Total Monthly Amount to Be Saved At Retirement	\$ 3,636
<b>4. FINANCIAL GOALS</b>	Goals While Working	\$ (7,433)	Goal Expenses After Retirement	\$ (7,433)
<b>5. TOTAL ASSETS</b>	Assets including Pension Balances	\$ 6,600	Assets @ Retirement	\$ 62,514
<b>6. LIQUID ASSETS</b>	Money in Checking Account Now	\$ 6,600	Cash After Retirement	\$ 6,600
<b>7. TOTAL DEBT</b>	All Liabilities Today	\$ 305,297	Amount of Liabilities @ Retirement	\$ -
<b>8. NET WORTH</b>	Net Worth As of Today	\$ (298,697)	Adjusted Net Worth	\$ 62,514
<b>9. YEARS FUNDS WILL LAST</b>	No Lifetime Income & Unadjusted Expenses Today	<b>0.05</b>	No Lifetime Income & Unadjusted Expenses At Retirement	<b>0.51</b>
<b>10. DAILY SPENDING AMOUNT</b>		\$27		\$27
<b>11. SURPLUS/SHORTAGE</b>		<b>\$18,289</b>	FREE CASHFLOW Adjusted Income & Expenses After Retirement	<b>\$ (7,160)</b>

## HOME



## CARS



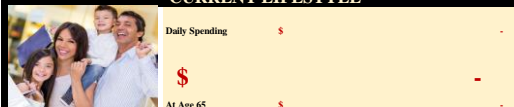
## PROTECTION



## DEBT



## CURRENT LIFESTYLE



## CHARITIES & TITHING



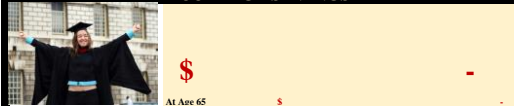
## BUSINESS COSTS



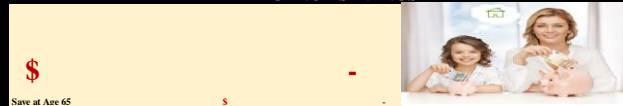
## VACATIONS



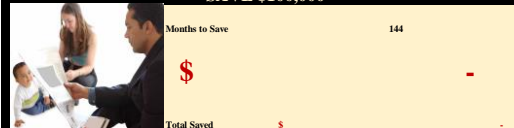
## COLLEGE SAVINGS



## EMERGENCY SAVINGS



## SAVE \$100,000



## RETIREMENT & INVESTMENT SAVINGS



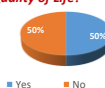
Did I Spend On What I Value the Most?



Ranking Activities



Does it Improve Quality of Life?



Did I Gain Wealth?



Total Months to Cash Depletion



Check the ones that apply to you...

Sales-Oriented	Educated	Works Well Under Pressure	Predictable	Family-Oriented	Perseveres	High School Diploma
Business Owner	Leader	Relationship with God	Creative	Customer Service	Unstoppable	AA Degree
Resourceful	Relentless	Entrepenurial Spirit	Social Life	Self Motivated	Analytical	Bachelor's Degree
Innovative	No Risks	Hard-Working	Takes Risks	Ok With Ups & Downs	Prays	Master's Degree
Reads Newspaper	Likes Finance	Patient	Dream Job	Open-Minded	Team Player	Doctor - PhD - MD

**DAILY ACTIVITY OR LIFE EVENT + MONEY** (Spend / Invest + Save) = **CASH FLOWS = WEALTH GROWS**  
On What You Value the Most & On What Improves Quality of Life