

Financial planner

Goals, spending, debt and net worth for a full year. Undated.

Name _____ Year _____

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Financial goals

Four goals are plenty. Give each one a number and a first step.



Year _____ My word or focus _____

Goal 1

What _____

Number _____

By when _____

First step _____

Reward _____

Goal 2

What _____

Number _____

By when _____

First step _____

Reward _____

Goal 3

What _____

Number _____

By when _____

First step _____

Reward _____

Goal 4

What _____

Number _____

By when _____

First step _____

Reward _____

Habits to keep

Habits to drop

Net worth snapshot

What you own minus what you owe. Update it every few months, not every day.

Date _____ **Last net worth $** _____

What I own

Asset	Value
Checking	$
Savings	$
Emergency fund	$
Cash	$
Retirement account	$
Investments	$
Home value	$
Car value	$
	$
	$
	$
	$
Total	$

What I owe

Debt	Balance
Mortgage	$
Car loan	$
Student loans	$
Credit card 1	$
Credit card 2	$
Medical	$
Personal loan	$
Family or friends	$
	$
	$
	$
	$
Total	$

Own	Owe	Net worth	Change since last time
$	$	$	$

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Accounts and policies

Where everything is kept. Do not write passwords or full account numbers here.

Bank or company	Used for	Last 4	Phone	Statement date

Subscriptions and memberships

Name	Cost	Renews on	Keep?
	$		☐
	$		☐
	$		☐
	$		☐
	$		☐
	$		☐
	$		☐
	$		☐
	$		☐
	$		☐

Monthly budget

Write what you plan to spend, then fill in the actual number as the month goes on.

Month _____ Year _____

Income

Item	Planned	Actual
Paycheck 1	$	$
Paycheck 2	$	$
Side income	$	$
	$	$
Total	$	$

Home

Item	Planned	Actual
Rent or mortgage	$	$
Electric and gas	$	$
Water and trash	$	$
Internet	$	$
Phone	$	$
Insurance	$	$
Total	$	$

Food

Item	Planned	Actual
Groceries	$	$
Eating out	$	$
	$	$
Total	$	$

Getting around

Item	Planned	Actual
Car payment	$	$
Gas	$	$
Repairs and parking	$	$
Total	$	$

Debt

Item	Planned	Actual
Credit card	$	$
Student loan	$	$
Total	$	$

Savings

Item	Planned	Actual
Emergency fund	$	$
Goal	$	$
Total	$	$

Personal

Item	Planned	Actual
Health	$	$
Clothes	$	$
Subscriptions	$	$
Fun	$	$
	$	$
Total	$	$

Income	Spending	Savings	Left over
$	$	$	$

Month calendar

Paydays, due dates and money tasks.

Month _____ Year _____

Sun	Mon	Tue	Wed	Thu	Fri	Sat

Top three money tasks

Reminders

Sinking funds

Split a big future cost into small monthly amounts. Total needed divided by months left is what to set aside.



What it is for	Due	Total needed	Saved so far	Months left	Per month
Car repairs and tires		$	$		$
Car registration		$	$		$
Holidays and gifts		$	$		$
Birthdays		$	$		$
Back to school		$	$		$
Home repairs		$	$		$
Medical and dental		$	$		$
Vet		$	$		$
Vacation		$	$		$
Annual subscriptions		$	$		$
Clothes and shoes		$	$		$
		$	$		$
		$	$		$
		$	$		$
		$	$		$
		$	$		$
		$	$		$
		$	$		$
Total to set aside each month					$

Debt list

Every debt in one place. Smallest balance first for the snowball, highest rate first for the avalanche.

Date _____ Total owed $ _____ Extra each month $ _____

Order	Who I owe	Balance	Rate %	Minimum	Due day	Paid off
		$		$		
		$		$		
		$		$		
		$		$		
		$		$		
		$		$		
		$		$		
		$		$		
		$		$		
		$		$		
		$		$		
		$		$		
		$		$		
		$		$		
		$		$		
	Total	$		$		

Retirement and investing

Contributions and balances, four times a year.

Year _____ Employer match _____

March

Account	Balance	Added	Employer added
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
Total	$	$	$

June

Account	Balance	Added	Employer added
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
Total	$	$	$

September

Account	Balance	Added	Employer added
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
Total	$	$	$

December

Account	Balance	Added	Employer added
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
Total	$	$	$

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Tax checklist

Collect as you go and filing is easier.

Documents

- [ ] W-2 forms
- [ ] 1099 forms
- [ ] Interest statements
- [ ] Social Security numbers
- [ ] Last year's return
- [ ] Bank details for refund
- [ ] Childcare receipts
- [ ] Mortgage interest form
- [ ] Property tax receipts

Possible deductions and credits

- [ ] Donations
- [ ] Medical costs
- [ ] Student loan interest
- [ ] Retirement contributions
- [ ] Business income
- [ ] Business expenses
- [ ] Mileage log
- [ ] Estimated payments
- [ ] Energy upgrades

Questions for a tax preparer

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Quarter review

Ten minutes at the end of the month.

Month _____ Year _____

Income	Spent	Saved	Debt paid
$	$	$	$

What went well

What went over budget

Surprise costs

What I will change

Month-end checklist

- [ ] All bills paid
- [ ] Subscriptions reviewed
- [ ] Savings transferred
- [ ] Next month budget written
- [ ] Receipts checked
- [ ] Debt list updated

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