

[Last Name] Family
Personal Financial Statement - [00/00/0000]



Conquer Debt...
 Increase Income!

"All fortunes have their foundations laid in economic thrift."
 - J. G. Holland

"Debt is, like any other trap, easy enough to get into,
 but hard to get out of. - H.W. Shaw

"Waste neither time nor money, but make the best use of both."
 - Benjamin Franklin

Assets	Value
[Checking Account]	\$0
[Savings Account]	\$0
[Investment Account]	\$0
[401k Account]	\$0
[Other Savings]	\$0
[Real Estate]	\$0
[Automobile]	\$0
[Personal Property]	\$0
[Other]	\$0
[Other]	\$0
[Other]	\$0
[Education Fund]	\$0
[Wedding Fund]	\$0
[Family Vacation Fund]	\$0
Total	\$0

Gross Monthly Income	Mo.
Income #1	\$0
Income #2	\$0
Income #3	\$0
Income #4	\$0
Income #5	\$0
Total Gross Income	\$0
Note: Calculate "Net" income by subtracting out all taxes and/or fees withheld from paycheck.	
Net Monthly Income	Mo.
Income #1	\$0
Income #2	\$0
Income #3	\$0
Income #4	\$0
Income #5	\$0
Total Net Income	\$0

Monthly Auto-Save	Balance	Rate%	Pymt Due	Address	Contact Ph#	Acct #	MoExp
[Education Fund]	\$0	0.00%	[Date]	[Address]	[Phone #]	[Account #]	\$0
[Wedding Fund]	\$0	0.00%	[Date]	[Address]	[Phone #]	[Account #]	\$0
[Family Vacation Fund]	\$0	0.00%	[Date]	[Address]	[Phone #]	[Account #]	\$0

Liabilities	Balance	Rate%	Pymt Due	Address	Contact Ph#	Acct #	MoPymt
Home Loan							
[1st Mortgage]	\$0	0.00%	[Date]	[Address]	[Phone #]	[Account #]	\$0
[2nd Mortgage]	\$0	0.00%	[Date]	[Address]	[Phone #]	[Account #]	\$0
Personal Loans & Lines of Credit							
[Automobile Loan]	\$0	0.00%	[Date]	[Address]	[Phone #]	[Account #]	\$0
[RV Loan]	\$0	0.00%	[Date]	[Address]	[Phone #]	[Account #]	\$0
[Unsecured Line of Credit]	\$0	0.00%	[Date]	[Address]	[Phone #]	[Account #]	\$0
Credit Card Lines							
[Credit Card #1]	\$0	0.00%	[Date]	[Address]	[Phone #]	[Account #]	\$0
[Credit Card #2]	\$0	0.00%	[Date]	[Address]	[Phone #]	[Account #]	\$0
[Credit Card #3]	\$0	0.00%	[Date]	[Address]	[Phone #]	[Account #]	\$0
[Credit Card #4]	\$0	0.00%	[Date]	[Address]	[Phone #]	[Account #]	\$0
[Department Store Card #1]	\$0	0.00%	[Date]	[Address]	[Phone #]	[Account #]	\$0
[Department Store Card #2]	\$0	0.00%	[Date]	[Address]	[Phone #]	[Account #]	\$0
[Department Store Card #3]	\$0	0.00%	[Date]	[Address]	[Phone #]	[Account #]	\$0
	\$0						\$0

Expenses	Address	Contact Ph#	Acct #	MoExp	
Auto Expense					
Maintenance/Service	[Date]	[Address]	[Phone #]	[Account #]	\$0
Gas/Fuel	[Date]	[Address]	[Phone #]	[Account #]	\$0
Insurance Expense					
Automobile Insurance	[Date]	[Address]	[Phone #]	[Account #]	\$0
Life Insurance	[Date]	[Address]	[Phone #]	[Account #]	\$0
Home Owner's Insurance	[Date]	[Address]	[Phone #]	[Account #]	\$0
Medical Insurance	[Date]	[Address]	[Phone #]	[Account #]	\$0
Utilities Expense					
Phone w/DSL	[Date]	[Address]	[Phone #]	[Account #]	\$0
Wireless Phone	[Date]	[Address]	[Phone #]	[Account #]	\$0
Electric	[Date]	[Address]	[Phone #]	[Account #]	\$0
Garbage	[Date]	[Address]	[Phone #]	[Account #]	\$0
Cable	[Date]	[Address]	[Phone #]	[Account #]	\$0
Natural Gas	[Date]	[Address]	[Phone #]	[Account #]	\$0
Water	[Date]	[Address]	[Phone #]	[Account #]	\$0
Childcare/School Expense					
Childcare	[Date]	[Address]	[Phone #]	[Account #]	\$0
School	[Date]	[Address]	[Phone #]	[Account #]	\$0
Clubs & Subscriptions					
Newspaper	[Date]	[Address]	[Phone #]	[Account #]	\$0
Magazines	[Date]	[Address]	[Phone #]	[Account #]	\$0
Fitness Club	[Date]	[Address]	[Phone #]	[Account #]	\$0
Travel Club	[Date]	[Address]	[Phone #]	[Account #]	\$0
Household Expense					
Groceries	[Address]	[Phone #]	[Account #]	\$0	
Dry Cleaning	[Address]	[Phone #]	[Account #]	\$0	
Haircuts	[Address]	[Phone #]	[Account #]	\$0	
Medical [Rx, Co-Pays]	[Address]	[Phone #]	[Account #]	\$0	
Cash - [Spouse #1]	[Address]	[Phone #]	[Account #]	\$0	
Cash - [Spouse #2]	[Address]	[Phone #]	[Account #]	\$0	
Other	[Address]	[Phone #]	[Account #]	\$0	
Other	[Address]	[Phone #]	[Account #]	\$0	
Total Liabilities				\$0	

Total Monthly Expenses	\$0
Total Discretionary Income	\$0
Debt / Income Ratio	#DIV/0!
Total Expense/Income Ratio	#DIV/0!

Net Worth (Assets - Liabilities)	\$0
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