

FINANCIAL SNAPSHOT

Take Home Income:

after you have had taxes withheld, contributed to your 401k and paid for healthcare, what goes to your bank?

\$ _____

Credit Score:

Savings & Bank Account Total:

Checking, Savings, Money Markets or Bank CDs

\$ _____

Retirement & Investment Balance Totals:

401ks, IRAs, brokerage accounts or any accounts invested NOT at a bank.

\$ _____

Debt Balance & Interest:

Includes credit cards, student or personal loans and mortgages. If you have more than one debt, feel free to average out your interest rates. We can go deeper in the financial picture.

\$ _____

_____ %

NET WORTH: \$ _____

HOW TO USE: FINANCIAL SNAPSHOT

Remember this is a benchmark and does not have to be perfect, but rather give you an idea of where you are now so you can compare in the future. Don't think too hard, this is not meant to be comprehensive: set a 15 minute timer and get going!

Take-Home Income:

This is what comes to you after you pay taxes (federal and state withholding and social security), health care, and retirement account withholding that normally comes out of your paycheck. If you are a W-2 employee, then you will see this number at the bottom of your pay stub.

Credit Score:

See this article for the best places to find your credit score for free:

<https://www.consumerfinance.gov/ask-cfpb/where-can-i-get-my-credit-score-en-316/>

Savings:

All of your accounts that are held at a bank or "savings" account. Includes Checking, Savings, Money Markets or Bank CDs among others.

Investments:

Brokerage accounts, retirement accounts, values of tangible/physical property (could include your home or any rental properties)

Debt:

Includes credit cards, student or personal loans and mortgages. If you have more than one debt, feel free to average out your interest rates or you can write them all out and then total them here.

Net worth: Savings + Investments - Debt

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