

# FINANCIAL PLANNING WORKSHEET

Date \_\_\_\_\_ SSN \_\_\_\_\_ Rate \_\_\_\_\_  
 Name \_\_\_\_\_ Age \_\_\_\_\_  
 Pay Grade \_\_\_\_\_ Yrs. in Svc. \_\_\_\_\_ Date Reported/PRD (Transfer) \_\_\_\_\_  
 Marital Status \_\_\_\_\_ Spouse's Name \_\_\_\_\_ Age \_\_\_\_\_  
 Spouse's Place of Employment \_\_\_\_\_  
 Number of Children and Ages \_\_\_\_\_  
 Home Address \_\_\_\_\_  
 Work Telephone \_\_\_\_\_ Home Telephone \_\_\_\_\_  
 Command & Referred By (Self, CMD, NMCRS, FFSC, etc.) \_\_\_\_\_  
 Amount of SGLI Elected \_\_\_\_\_ Amount of FSGLI Elected \_\_\_\_\_  
 TSP Monthly Contribution \_\_\_\_\_ MGB Monthly Contribution \_\_\_\_\_

## STATEMENT OF NET WORTH

### ASSETS

Cash on hand \$ \_\_\_\_\_  
 Checking Accounts \$ \_\_\_\_\_  
 Savings Accounts \$ \_\_\_\_\_  
 Certificates of Deposit \$ \_\_\_\_\_  
 Cash Value of Life Insurance \$ \_\_\_\_\_  
 U.S. Savings Bonds \$ \_\_\_\_\_  
 Mutual Funds/Money Market \$ \_\_\_\_\_  
 Stocks/Bonds \$ \_\_\_\_\_  
 College Funds \$ \_\_\_\_\_  
 401(k)/403(b)/TSP \$ \_\_\_\_\_  
 Other (IRAs, etc.) \$ \_\_\_\_\_

### Real Estate (Market Value)

Home \$ \_\_\_\_\_  
 Rental Property \$ \_\_\_\_\_  
 Other (vacation home/trailer/time share) \$ \_\_\_\_\_

### Personal Property

Vehicles/Motorcycles/Boats \$ \_\_\_\_\_  
 Furniture \$ \_\_\_\_\_  
 Jewelry \$ \_\_\_\_\_  
 Other (collectibles, etc.) \$ \_\_\_\_\_

Counseling Provided By: \_\_\_\_\_  
 Counselor Phone #: \_\_\_\_\_  
 Appointment Date: \_\_\_\_\_ Time: \_\_\_\_\_  
 Place: \_\_\_\_\_

### LIABILITIES

Signature Loans \$ \_\_\_\_\_  
 Auto Loans or Leases \$ \_\_\_\_\_  
 Consolidation Loans \$ \_\_\_\_\_  
 Student Loans \$ \_\_\_\_\_  
 NEX/AAFES (Star Card) \$ \_\_\_\_\_  
 Department Store Credit Cards \$ \_\_\_\_\_  
 Other Credit Cards \$ \_\_\_\_\_  
 NMCRS (loan) \$ \_\_\_\_\_  
 Other (friends, relatives, etc.) \$ \_\_\_\_\_  
 Advance/overpayments \$ \_\_\_\_\_

### Mortgages-Balances Due

Home \$ \_\_\_\_\_  
 Rental Property \$ \_\_\_\_\_  
 Other (vacation home/trailer/time share) \$ \_\_\_\_\_

<b>TOTAL ASSETS</b>	\$ _____
<b>TOTAL LIABILITIES</b>	\$ _____
<b>NET WORTH (Assets - Liabilities)</b>	\$ _____

# Personal Financial Planning Worksheet Essays

**Vickie L. Bajtelsmit**



## **Personal Financial Planning Worksheet Essays:**

**Essays on Saving, Bequests, Altruism, and Life-cycle Planning** Laurence J. Kotlikoff, 2001-06-22 This collection of essays coauthored with other distinguished economists offers new perspectives on saving intergenerational economic ties retirement planning and the distribution of wealth The book links life cycle microeconomic behavior to important macroeconomic outcomes including the roughly 50 percent postwar decline in America's rate of saving and its increasing wealth inequality The book traces these outcomes to the government's five decade long policy of transferring in the form of annuities ever larger sums from young savers to old spenders The book presents new theoretical and empirical analyses of altruism that rule out the possibility that private intergenerational transfers have offset those by the government While rational life cycle behavior can explain broad economic outcomes the book also shows that a significant minority of households fail to make coherent life cycle saving and insurance decisions These mistakes are compounded by reliance on conventional financial planning tools which the book compares with Economic Security Planner ESPlanner a new life cycle financial planning software program The application of ESPlanner to U S data indicates that most Americans approaching retirement age are saving at much lower rates than they should be given potential major cuts in Social Security benefits

**Personal Finance** Vickie L. Bajtelsmit, 2024-04-02 Personal Finance 3rd Edition offers essential skills and knowledge that will set students on the road to lifelong financial wellness By focusing on real world decision making Bajtelsmit Personal Finance engages a diverse student population by helping them make personal connections that can immediately impact their current financial situations Using a conversational writing style relatable examples and up to date coverage on important topics such as student debt housing fintech and AI students gain the knowledge they need to avoid early financial mistakes By the end of the course students have identified their goals and developed the problem solving skills they need to build on as they progress to the next stages of life *Personal Finance* Arthur J. Keown, 2001 New edition of a text that introduces the concepts tools and applications of personal finance and investments Keown Virginia Polytechnic Institute and State U ties topics together through the use of basic principles or axioms in order to educate the student in the discipline of personal finance not just the procedures The 18 chapters cover financial planning managing money insurance protection managing investments and retirement and estate planning Includes a workbook Annotation copyrighted by Book News Inc Portland OR

*Marketing IT Products and Services* Jessica Keyes, 2009-09-14 Characterized by lightning quick innovation abrupt shifts in technology and shorter lifecycles the marketing of IT products and services presents a unique set of challenges and often requires IT managers and developers to get involved in the marketing process Marketing IT Products and Services is written to help busy IT managers and marketing managers get up to speed quickly and easily on what's needed to develop effective marketing strategies and campaigns Focusing on the unique issues involved this one stop resource provides everything needed to understand the roles responsibilities and management techniques essential for the development of successful

strategies It covers strategic market planning targeting markets researching markets understanding the competition integrating market and sales strategies nuances of global markets developing marketing budgets pricing and implementing marketing campaigns A plethora of appendices included on the book s downloadable resources allow you to get up and running right away Aside from a complete marketing glossary two complete marketing plans one for a hardware product the other for a software product enable you to bypass the scut work of developing a marketing plan so you can focus on the creative aspects of marketing Because a marketing plan is closely aligned with an organization s business and strategic plans this book provides you with templates for both of these as well as a template for that all important business plan executive summary The downloadable resources also feature loads of fill in templates including customer and competitor analysis surveys sample press releases letters of agreement demographic and target market worksheets and cost benefit forms If you have a marketing need this book has an effective template to meet that need

**Personal Finance** Jack R. Kapoor, Les R. Dlabay, Robert James Hughes, 1991 Financial planning for life from career strategies and consumer credit to investments and taxes to retirement and estate planning this handbook covers everything for making those all important decisions

Personal Finance for Canadians Kathleen Helen Brown, Thomas F. Chambers, David Currie, 2001-07 For Introductory courses in Personal Finance This new edition of Brown s best selling text provides students with the basic principles concepts and vocabulary necessary to cope with the tricky world of personal finance In six previous editions instructors uniformly praised the accessible writing style and strong pedagogical features The seventh edition has been further enhanced with the addition of new boxed material and updated lists of internet sites the incorporation of current data and statistics the addition of hot topics such as day trading and internet banking and free electronic worksheets using Excel downloadable from the Companion Website In addition the supplements that accompany the text have been improved

The Sierra Club Green Guide Andrew J. Feldman, 1996 The Sierra Club Green Guide sets a new standard for environmental reference works It provides all the guidance needed to skillfully locate authoritative information on any environmental topic This environmental desk reference features A wide range of sources including government clearinghouses trade and non profit organizations directories handbooks abstracts and indices periodicals and more 250 online sources of information including Internet sites electronic bulletin boards and commercial online services For those not yet online The Sierra Club Green Guide supplies an introduction to the information superhighway and a glossary of online terms In depth review of each information source as well as complete contact information including address phone number e mail and contact person Cross references comprehensive index and three appendices which provide contact information for federal information centers database vendors and publishers found throughout the book The Sierra Club Green Guide makes finding reliable up to date information easy Whether you re interested in wetlands preservation or a greener lifestyle it will help you answer any environmental question

**Consumer News & Reviews** ,1999      **Library Journal** ,1998-05      **Planning Your**

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