

# 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

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## **Table of Contents Personal Financial Planning Worksheet Essays**

1. Understanding the eBook Personal Financial Planning Worksheet Essays
  - The Rise of Digital Reading Personal Financial Planning Worksheet Essays
  - Advantages of eBooks Over Traditional Books
2. Identifying Personal Financial Planning Worksheet Essays
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Personal Financial Planning Worksheet Essays
  - User-Friendly Interface
4. Exploring eBook Recommendations from Personal Financial Planning Worksheet Essays
  - Personalized Recommendations
  - Personal Financial Planning Worksheet Essays User Reviews and Ratings
  - Personal Financial Planning Worksheet Essays and Bestseller Lists
5. Accessing Personal Financial Planning Worksheet Essays Free and Paid eBooks
  - Personal Financial Planning Worksheet Essays Public Domain eBooks
  - Personal Financial Planning Worksheet Essays eBook Subscription Services
  - Personal Financial Planning Worksheet Essays Budget-Friendly Options

6. Navigating Personal Financial Planning Worksheet Essays eBook Formats
  - ePub, PDF, MOBI, and More
  - Personal Financial Planning Worksheet Essays Compatibility with Devices
  - Personal Financial Planning Worksheet Essays Enhanced eBook Features
7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Personal Financial Planning Worksheet Essays
  - Highlighting and Note-Taking Personal Financial Planning Worksheet Essays
  - Interactive Elements Personal Financial Planning Worksheet Essays
8. Staying Engaged with Personal Financial Planning Worksheet Essays
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Personal Financial Planning Worksheet Essays
9. Balancing eBooks and Physical Books Personal Financial Planning Worksheet Essays
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Personal Financial Planning Worksheet Essays
10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
11. Cultivating a Reading Routine Personal Financial Planning Worksheet Essays
  - Setting Reading Goals Personal Financial Planning Worksheet Essays
  - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Personal Financial Planning Worksheet Essays
  - Fact-Checking eBook Content of Personal Financial Planning Worksheet Essays
  - Distinguishing Credible Sources
13. Promoting Lifelong Learning
  - Utilizing eBooks for Skill Development
  - Exploring Educational eBooks
14. Embracing eBook Trends
  - Integration of Multimedia Elements

- Interactive and Gamified eBooks

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