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	4					
Number of Children and Ages _						
Home Address						
Work Telephone		Home Telephone				
Command & Referred By (Self, Ch	ND, NMCRS, FFSC, etc.)					
Amount of SGLI Elected		Amount of FSGLI Elected				
TSP Monthly Contribution		MGIB Monthly Contribution				

	3 IAI EIIIL	ENT OF NET WORTH		
ASSETS		LIABILITIES		
Cash on hand	5	- Signature Loans	5	
Checking Accounts	5	Auto Loans or Leases	5	
Savings Accounts	5	Connected attended to hear	s	
Certificates of Deposit	5			
Cash Value of Life Insurance	5	Student Loans	5	
U.S. Savings Bonds	5	NEX/AAFES (Star Card)	5	
Mutual Funds/Money Market	5	Department Store Credit Cards	5	
Stocks/Bonds	3	Other Credit Cards	5	
College Funds 401(k)/403(b)/TSP	3	NMCRS (toan)	s	
Other (IRAs, etc.)	5	Other (friends, relatives, etc.)	5	
Real Estate (Market Value)		Advance/overpayments	5	
Home	\$	Mortgages-Balances Due		
Rental Property	5	Home	5	
Other (vacation home/trailer/time share)	5		5	
Personal Property				
Vehicles/Motorcycles/Boats	s	Other (vacation home/trailes/time share)	5	
Furniture	s			
Jewelry	5	TOTAL ASSETS	4	
Other (collectibles, etc.)	5	- NOTIFIC RESIDENCE	*	
Counseling Provided By:		TOTAL LIABILITIES	5	
Counselor Phone #:				
Appointment Date:				
Place:		Octobers - Committees)	*	

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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

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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 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 Library Journal ,1998-05 Teach Yourself VISUALLY Word 2010 Elaine Marmel, 2010-04-26 Learn to Reviews ,1999 use Microsoft Word 2010 the easy visual way Word is the most popular application in the Microsoft Office suite and Word 2010 has some exciting new features If you learn best when you can see how something is done you ll find the step by step instructions and full color screen shots make it quick and easy to learn this new version of Word The visual format helps you understand Word's new features including Web Apps and the revised user interface Learn to set up and format documents work with graphics use Mail Merge post documents to the Web and more Word 2010 includes support for typographic features that enable you to create more sophisticated documents This guide shows how to use the new features with step by step instructions and full color views of what you see on the screen at each step Perfect for visual learners who like to see how something is done Covers dozens of common tasks you will use every day Teach Yourself VISUALLY Word 2010 gets you up to speed on the new version of Word quickly and easily **Planning Your Financial Future** Louis E. Boone, David L. Kurtz, Douglas Hearth, 2000 Newsletter ,1985 Guide to Studying in the USA Marilyn J. Rymniak, Patty Mac Kinnon, Kaplan, Inc, 2001 Making the decision to study at the university level in the United States is a significant commitment and one that will have lasting impact There are countless decisions to be made before you arrive in the U S so make sure you have armed yourself with as much information as possible Read Guide to Studying in the USA and prepare yourself for the experience of a lifetime What makes the U S educational system different Important considerations for financing your education Student visa requirements Typical expectations of campus life Special considerations that international students

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