



Know Your Numbers

Your Income (Your Money Magic #1)

Take home pay (wages and tips)

Additional Income (rental, part-time job, etc.)

Total Income

Your Expenses (Your Money Magic #2)

HOUSING (RENT & MORTGAGE)

UTILITIES (GAS, ELECTRIC, HEAT, WATER, ETC.)

CABLE/TV/INTERNET

HOME PHONE/CELLPHONE

GROCERIES

DINING OUT

PUBLIC TRANSPORTATION

AUTO (GAS, REPAIRS, PARKING, INSURANCE, ETC.)

ENTERTAINMENT/ VACATION

OTHER DISCRETIONARY (HOBBIES, PERSONAL, ETC.)

SHOPPING & CLOTHING

GIFTS/DONATIONS

STUDENT LOANS

AUTO LOANS

CREDIT CARD PAYMENTS

SAVINGS

Total Expenses

BOTTOM LINE

Income minus expenses





Tools to Taking Inventory of Your Numbers

These are resources for taking inventory of your numbers and tracking them.



Personal Capital

An online financial advising platform with a killer app that's a wealth manager at your fingertips.



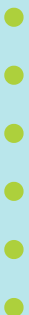
Mint

An easy-to-use app that gives you a clear picture of your overall financial situation and credit.



YNAB (You Need a Budget)

A personal budgeting program.



Many bank apps have built-in trackers, too!





Know Your Net Worth

Let's first talk about your financial assets, or everything you have that holds value.

YOUR ASSETS

Checking account/s	
Savings account/s	
Investment account/s	
Retirement account/s	
Home value (if you own it)	
Car value (if you own it)	
Other valuables	
Art	
Other real estate value	
TOTAL	



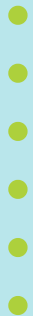


Know Your Net Worth

List your debts or anything that would potentially offset an asset.

YOUR DEBTS

Credit card balances	
Student loans	
Mortgages	
Car notes	
Medical bills	
Collections	
Other money owed	
TOTAL	





Four Net Worth Milestones

Below are questions to help you identify four net worth milestones.

What do I want my net worth to be in six months?

What do I want my net worth to be in a year?





Four Net Worth Milestones

What about in three years?

And ten years?

