



# WOMEN NAVIGATING FINANCES

## ASSETS WORKSHEET

Indicate the present market value of all assets in the appropriate blanks. Then identify the value of investment assets, those which you are willing to use to provide income for your financial independence.

ASSETS	MARKET VALUE	INVESTMENT ASSETS
<b>DEBT-BASED ASSETS:</b>		
Checking Accounts	\$	\$
Savings Accounts		
Money Market Funds		
Certificates of Deposit		
Savings Bonds		
U.S. Treasury Bonds/Funds		
Cash Value of Life Insurance/Annuities		
Corporate Bonds/Funds		
Municipal Bonds/Funds		
IRAs		
401(k)s		
Other		
<b>EQUITY-BASED ASSETS:</b>		
Listed Stocks	\$	\$
Stock Mutual Funds		
IRAs		
401(k)s		
Home		
Vacation Home		
Stock Options		
Business Interests		
Personal Property		
Automobiles		
Other		
<b>TOTAL ASSETS</b>	\$	\$



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## LIABILITIES WORKSHEET

Indicate the liabilities against the market value and investment assets. Calculate net worth, investment equity, and investment equity exclusive of qualified plans.

LIABILITIES	MARKET VALUE	INVESTMENT LIABILITIES
Unpaid Bills	\$	\$
Debts to Individuals		
Promissory Notes		
Home Mortgage		
Other Mortgages		
Insurance Policy Loans		
Auto Loans		
Education Loans		
401(k) Loans		
Other		
Other		
<b>TOTAL LIABILITIES</b>	\$	\$
<b>NET WORTH</b> (Total Assets minus Total Liabilities)	\$	
<b>INVESTMENT EQUITY</b> (Investment Assets minus Investment Liabilities)		\$
Value of 401(k)s and IRAs		\$
<b>INVESTMENT EQUITY EXCLUSIVE OF QUALIFIED ASSETS</b> (Investment Equity minus value of 401(k)s and IRAs)		\$



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## CURRENT CASH FLOW STATEMENT

INCOME	YOURSELF	SPOUSE	
Salary/Bonus	\$	\$	\$
Business Income			
Dividends/Interest			
Notes/Receivables			
Pension/Annuities			
Other			
Other			
<b>TOTAL INCOME</b>	\$	\$	\$
<b>EXPENSES</b>			
Food	\$	\$	\$
Transportation			
Clothing			
Home Maintenance & Improvements			
Utilities			
Mortgage Payment			
Real Estate Taxes			
Insurance Premiums			
Contributions			
Entertainment			
Medical (unreimbursed)			
Personal			
Bank Debt			
Installment Debt			
Federal Income Taxes			
State & City Income Taxes			
Social Security			
Other			
Other			
<b>TOTAL EXPENSES</b>	\$	\$	\$
<b>NET CASH FLOW DOLLARS AVAILABLE FOR SAVINGS (Income - Expenses)</b>	\$	\$	\$