



BACK COVE FINANCIAL

Assets & Liabilities

In order to create a personal financial plan that works best for you, we need to have a complete understanding of your financial picture. **Please complete all fields that apply to you.**

CURRENT LIQUID ASSETS

Checking Account	\$ _____
Savings Account	\$ _____
Certificates of Deposit	\$ _____
Cash Value of Life Insurance	\$ _____
Stocks/Bonds	\$ _____
Mutual Fund Shares	\$ _____
Other _____	\$ _____
Subtotal	\$ _____

CURRENT FIXED ASSETS

Business	\$ _____
Automobiles	\$ _____
Home	\$ _____
Second Home/Camp/Rental	\$ _____
Personal Property	\$ _____
Other _____	\$ _____
Subtotal	\$ _____

RETIREMENT ASSETS

401(k), 403(b)	\$ _____
IRA	\$ _____
Roth IRA	\$ _____
Other _____	\$ _____
Subtotal	\$ _____
TOTAL ASSETS	\$ _____

CURRENT LIABILITIES

Auto Loan	\$ _____
Student Loan Debt	\$ _____
Credit Card Debt	\$ _____
Mortgage Loan	\$ _____
Other _____	\$ _____
TOTAL LIABILITIES	\$ _____

NET WORTH

Calculate your current net worth by subtracting your total liabilities from your total assets.

Total Assets	\$ _____
Total Liabilities	- \$ _____
	= \$ _____
TOTAL NET WORTH	\$ _____



BACK COVE FINANCIAL

Monthly Budget Sheet

Looking closely at your regular income and expenses is an important practice to ensure that you are living within your means and have the money to accomplish future goals.

MONTHLY INCOME

Salary 1	\$ _____
Salary 2	\$ _____
Pensions	\$ _____
Social Security 1	\$ _____
Social Security 2	\$ _____
Annuities Distribution	\$ _____
Investment Interest/Dividends	\$ _____
Rental Income	\$ _____
Other _____	\$ _____
TOTAL INCOME	\$ _____

COMMITTED EXPENSES

Credit Card Payments	\$ _____
Loans	\$ _____
Child Care	\$ _____
Alimony/Child Support	\$ _____
Education	\$ _____
Life Insurance	\$ _____
Health & Dental Insurance	\$ _____
Prescriptions & Medications	\$ _____
Pet Care	\$ _____
Savings	\$ _____
Subtotal	\$ _____

TRANSPORTATION EXPENSES

Car Payment 1	\$ _____
Car Payment 2	\$ _____
Auto Insurance	\$ _____
Gas/Parking/EZ Pass	\$ _____
Repairs & Maintenance	\$ _____
Bus/Train/Taxi/Uber	\$ _____
Subtotal	\$ _____

HOUSEHOLD EXPENSES

Mortgage/Rent	\$ _____
Second Mortgage/Rent	\$ _____
Association Fees	\$ _____
Real Estate Taxes	\$ _____
Home Insurance	\$ _____
Repairs/Cleaning/Yard	\$ _____
Utilities (Electric/Gas/Oil)	\$ _____
Internet/Cable/Phone	\$ _____
Groceries	\$ _____
Subtotal	\$ _____

DISCRETIONARY EXPENSES

Dining Out	\$ _____
Gym/Club Dues	\$ _____
Hobbies	\$ _____
Travel	\$ _____
Gifts/Donations	\$ _____
Events/Concerts/Movies	\$ _____
Clothing & Shopping	\$ _____
Subtotal	\$ _____

Subtotal Transportation	\$ _____
Subtotal Discretionary	\$ _____
Subtotal Committed	\$ _____
Subtotal Household	\$ _____
Any Additional Expenses	\$ _____
TOTAL EXPENSES	\$ _____