

## What I Spend

### EARNINGS/INCOME PER MONTH

Salary #1 (net take-home)	2,275
Salary #2 (net take-home)	1,500
Other (less taxes)	
<b>TOTAL MONTHLY INCOME</b>	<b>\$ 3,775</b>

### TOTALS

**\$ 3,775**

### 6. INSURANCE (Paid by you)

AUTO	100	5%	\$ 200	5%
HOMEOWNERS	100			
LIFE				
MEDICAL/DENTAL				
Other				

### % GUIDE

#### 1. GIVING

Church	378
Other Contributions	

**\$ 378** 10%

#### 2. SAVING

EMERGENCY	
REPLACEMENT	
LONG TERM	

**\$ -** 0%

#### 3. DEBT

CREDIT CARDS:	
VISA	50
Master Card	
Discover	
American Express	
Gas Cards	20
Department Stores	20
EDUCATION LOANS	100
OTHER LOANS:	
Bank Lons	
Credit Union	
Family/Friends	
Other	

**\$ 190** 5%

#### 4. HOUSING

MORTGAGE/TAXES/RENT	700
MAINTENACE/REPAIRS	50
UTILITIES:	
Electric	50
Gas	50
Water	40
Trash	
Telephone/Internet	100
Cable TV	100
Other	

**\$ 1,090** 29%

#### 5. AUTO/TRANSP.

CAR PAYMENTS/LICENSE	350
GAS & BUS/TRAIN/PARKING	167
OIL/LUBE/MAINTENANCE	25

**\$ 542** 14%

#### 7. HOUSEHOLD/PERSONAL

GROCERIES	600	15-25%	\$ 700	19%
CLOTHES/DRY CLEANING	40			
GIFTS	10			
HOUSEHOLD ITEMS				
PERSONAL:				
Liquor/Tobacco				
Cosmetics				
Barber/Beauty	50			
OTHER:				
Books/Magazines				
Allowances				
Music Lessons				
Personal Technology				
Education				
Miscellaneous				

#### 8. ENTERTAINMENT

GOING OUT:		5-10%	\$ 275	7%
Meals	200			
Movies/Events	25			
Baby-sitting	50			
TRAVEL (VACATION/TRIPS)				
OTHER:				
Fitness/Sports				
Hobbies				
Media Rental				
Other				

#### 9. PROF. SERVICES

CHILD CARE	100	5-15%	\$ 350	9%
MEDICAL/DENTAL/PRESC.	250			
OTHER				
Legal				
Counseling				
Professional Dues				

#### 10. MISC. SMALL CASH EXPENDITURES

TOTAL EXPENSES	<b>\$ 3,775</b>	2-3%	<b>\$ 50</b>	1%
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\*This is a % of total monthly income. These are guidelines only and may differ for individual situations. However, there should be good rationale for a significant variance.

<b>TOTAL MONTHLY INCOME</b>	<b>\$ 3,775</b>
LESS TOTAL PENSES	<b>\$ 3,775</b>
INCOME OVER (UNDER) EXPENSES	<b>\$ -</b>

# Spending Plan Worksheet

- Instructions:**
1. Calculate monthly net income in box 1
  2. Estimate monthly expenses (sum of fixed (2a), controllable (2b) and monthly portion of periodic expenses (2c))
  3. Compare income and expenses and make adjustments

<b>1. Monthly net income</b>	
Net * monthly wages	<u>\$ 2,275</u>
Net monthly wages of others in home	<u>\$ 1,500</u>
Public assistance/food stamps	<u>\$ -</u>
Unemployment/disability	<u>\$ -</u>
Child support/alimony	<u>\$ -</u>
Social Security/retirement	<u>\$ -</u>
Other	<u>\$ -</u>
Other	<u>\$ -</u>
Total monthly net income	<u><b>\$ 3,775</b></u>

\* After tax withholding and other deductions

<b>3. Compare income &amp; expenses</b>	
Net * monthly income	<u>\$ 3,775</u>
Estimated expenses:	
Fixed.....	<u>\$ 1,580</u>
Controllable.....	<u>\$ 1,995</u>
Periodic.....	<u>\$ 200</u>
(monthly portion)	
minus	<u>\$ 3,775</u>
<b>Balance</b>	<u><b>\$ -</b></u>

<b>2c. Periodic expenses</b>			
<p>These are expenses that come up once or twice a year. Fill in the estimated costs under the month they are due. Taxes, insurance premiums, auto servicing, tires, license, birthdays and holidays, educational costs, vacations, etc. Do not include taxes withheld from your paycheck, but do include estimated tax payments you make to the IRS. Add your total yearly periodic expenses and divide by 12 to determine the monthly portion.</p>			
Jan	\$ -	July	\$ -
Feb	\$ -	Aug	\$ -
Mar	\$ -	Sept	\$ -
Apr	\$ 600	Oct	\$ 600
May	\$ -	Nov	\$ -
June	\$ -	Dec	\$ 1,200
Subtotal	<u>\$ 600</u>	Subtotal	<u>\$ 1,800</u>
<u>Total Periodic Expenses</u> 12	=	Monthly portion periodic expenses	\$ 200

# Spending Plan Worksheet

## 2a. Fixed expenses

<b>Housing</b>	
Rent or Mortgage	\$ 700
Insurance/Taxes*	\$ -
<b>Utilities</b>	
Telephone	\$ 100
Heating	\$ 50
Electricity	\$ 50
Trash/garbage	\$ -
Water	\$ 40
Sewer	\$ -
Cable	\$ 100
Other:	\$ -
<b>Credit Card Payments</b>	
VISA	\$ 50
Gas Cards	\$ 20
Department Stores	\$ 20
<b>Auto</b>	
Loan payment	\$ 350
Insurance	\$ -
License	\$
Child Support/Alimony	\$
Life Insurance*	\$
Other	
EDUCATION LOANS	\$ 100
	\$
	\$
	\$
<b>Total Monthly Estimated Fixed Expenses</b>	\$ 1,580

## 2b. Controllable expenses

<b>Food</b>	
Groceries	\$ 600
Food eaten out	\$ 200
<b>Household Expenses</b>	
Repairs & supplies	\$ 50
Furnishings & appliances	\$
Outside upkeep	\$
<b>Transportation</b>	
Gas and repairs	\$ 192
Other transportation	\$
<b>Personal/Medical Care</b>	\$ 250
<b>Education/Reading</b>	\$
<b>Travel &amp; Entertainment</b>	\$
<b>Child/Elder Care</b>	\$ 150
<b>Charity/Gifts/Special Expenses</b>	\$ 388
<b>Clothing</b>	\$ 40
<b>Savings</b>	\$
<b>Other</b>	\$ 125
<b>Total Monthly Estimated Fixed Expenses</b>	\$ 1,995

# GIFT LIST

List the names of those for whom you buy gifts and the amounts you typically spend on each occasion. \*

NAME	Birthday	Christmas	Anniversary	Other
1 Spouse 1	\$ -	\$ -	\$ -	\$ -
2 Spouse 2	\$ -	\$ -	\$ -	\$ -
3 Child 1	\$ 60.00	\$ 60.00	\$ -	\$ -
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				
<b>Total</b>	\$ 60.00	\$ 60.00	\$ -	\$ -

**GRAND TOTAL: \$ 120 (of all columns)**

**MONTHLY AVERAGE: \$ 10 (grand total divided by 12)**

\*You may wish to also include the cost of holiday decorations, entertainment, etc.

## Add / Edit Envelopes

Design a budget you can really live with.

**Weekly -** Starts every Thursday ▾

Name	Amount
<input type="text" value="Groceries"/>	<input type="text" value="183.46"/> ○
<input type="text" value="Food Eaten Out"/>	<input type="text" value="46.15"/> ○
<input type="text" value="Gas"/>	<input type="text" value="38.54"/> ○
<input type="text" value="Allowance"/>	<input type="text" value="40.38"/> ○

[+ Add](#)

**More Envelopes**

[+ Add](#)

**Annual**

<input type="text" value="Household Repairs"/>	<input type="text" value="600.00"/>	11.54 Weekly	○
<input type="text" value="Auto Repairs"/>	<input type="text" value="300.00"/>	5.77 Weekly	○
<input type="text" value="Personal/Medical Care"/>	<input type="text" value="3000.00"/>	57.69 Weekly	○
<input type="text" value="Homeowner's Insurance"/>	<input type="text" value="1200.00"/>	23.08 Weekly	○
<input type="text" value="Auto Insurance"/>	<input type="text" value="1200.00"/>	23.08 Weekly	○

### Helpful Tips

- Create a Budget
- Set and Track Goals
- Use Envelope Groups

### Your Weekly Budget

Weekly envelopes: 308.53  
 More envelopes: 121.15



**Budgeted:** 429.68

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ENVELOPES (9) ACCOUNTS (1)

Total ..... 263.24 Add / Edit

<b>Unallocated</b>	0.00
<b>Weekly</b>	172.08
Groceries 	81.01 / 183.46
Food Eaten Out 	46.15 / 46.15
Gas 	17.54 / 38.54
Allowance 	27.38 / 40.38
<b>Annual</b>	91.16
Household Repairs 	11.54 / 600.00
Auto Repairs 	5.77 / 300.00
Personal/Medical Care 	27.69 / 3,000.00
Homeowner's Insurance 	23.08 / 1,200.00
Auto Insurance 	23.08 / 1,200.00



# Hi, cbellspam@gmail.com!

Welcome to Goodbudget! We're glad you're here.

## TRANSACTIONS

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Date	Type	Payee	Amount	Status
<a href="#">See all your scheduled transactions »</a>				
02/11/16		[Pending] My Filler (Multiple) • Sample Checking	+383.53	
02/08/16		Doctor's Office Personal/Medical Care • Sample Checking	30.00	
02/08/16		Outback Allowance • Sample Checking	13.00	
02/06/16		Kroger Groceries • Sample Checking	102.45	
02/05/16		Shell Gas • Sample Checking	21.00	
02/04/16		My Filler (Multiple) • Sample Checking	+429.69	

# IMPLEMENTATION ISSUES

## More than One Paycheck Per Month

	Item	Spending Plan (\$)	1st Paycheck (\$)	2nd Paycheck (\$)
√	Giving	\$ 378	\$ 189	\$ 189
	Personal/Medical	\$ 250	\$ 125	\$ 125
	Mortgage	\$ 700	\$ 700	\$ -
	Utilities	\$ 240	\$ -	\$ 240
	Telephone	\$ 100	\$ -	\$ 100
	Auto Payment	\$ 350	\$ -	\$ 350
	Debt Repayment	\$ 190	\$ -	\$ 190
√	Allowances	\$ 165	\$ 165	\$ -
	Gifts	\$ 10	\$ -	\$ 10
	Gas	\$ 192	\$ 96	\$ 96
	Food	\$ 800	\$ 400	\$ 400
	Household Misc.	\$ 50	\$ -	\$ 50
√	Child Care	\$ 150	\$ 75	\$ 75
	Insurance	\$ 200	\$ 100	\$ 100
	<b>Total</b>	<b>\$ 3,775</b>	<b>\$ 1,850</b>	<b>\$ 1,925</b>

√ = paid by check

Making a one-time plan for how each paycheck will be allocated and simply referring to it each payday can be a wonderful way to ease the anxiety over questions like, "Which bill do I pay now?" and "Do I have enough for food and gas?"

In the above example, the person receives net take-home pay of \$2,750 per month and is paid twice a month (\$1,375 per pay period). The first column represents the Spending Plan for this family. They give \$250 per month, save \$155, have a mortgage payment of \$970, etc.

Out of the first paycheck, checks are written for half of the monthly giving and for the mortgage. The rest of the check is used for half of the allocation for gas, food, entertainment, and a portion of household/miscellaneous items.

## DEBT REDUCTION PLAN

Item	Amount Owed	Interest	Minimum Monthly Payment	Additional Payment \$ _____	Payment Plan and Pay-off Dates					
					1 months	2 months	6 months	6 months	11 months	43 months
Gas Cards	\$ 270	12.9%	\$ 20	\$ 250	\$ 270	\$ -	\$ -	\$ -	\$ -	\$ -
Department Store	\$ 600	22.4%	\$ 20		\$ 20	\$ 290	\$ -	\$ -	\$ -	\$ -
Visa	\$ 2,190	17.8%	\$ 50		\$ 50	\$ 50	\$ 340	\$ -	\$ -	\$ -
Auto Loan	\$ 7,290	4.9%	\$ 350		\$ 350	\$ 350	\$ 350	\$ 690	\$ -	\$ -
Education Loan	\$ 10,190	6.5%	\$ 100		\$ 100	\$ 100	\$ 100	\$ 100	\$ 790	\$ -
Mortgage	\$ 82,270	3.5%	\$ 700		\$ 700	\$ 700	\$ 700	\$ 700	\$ 700	\$ 1,490
<b>Total</b>	<b>\$ 102,810</b>		<b>\$ 1,240</b>	<b>\$ 250</b>	<b>\$ 1,490</b>	<b>\$ 1,490</b>	<b>\$ 1,490</b>	<b>\$ 1,490</b>	<b>\$ 1,490</b>	<b>\$ 1,490</b>

\*The first and second columns list to whom the debt is owed and the amount owed. Debts are listed in order of lowest to highest amount.

\*The third and fourth columns list the interest rate and the minimum monthly payment for each debt.

\*The fifth column indicates the amount of additional payment above the minimum that can be made and adds that amount to the minimum payment for the first (smallest) debt listed.

\*The remaining columns show how, as each debt is paid, the payment for it is rolled down to the next debt. Pay-off dates can be calculated in advance or simply recorded as they are achieved.



# Debt Reduction Calculator



<http://www.vertex42.com/Calculators/debt-reduction-calculator.html>

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Balance Date:

### Creditor Information Table

Row	Creditor	Balance	Rate	Payment	Custom	Interest-only
1	Gas Cards	270.00	12.90%	20.00	2	2.91
2	Department Store	600.00	22.40%	20.00	1	11.20
3	Visa	2,190.00	17.80%	50.00	3	32.49
4	Auto Loan	7,290.00	4.90%	350.00	5	29.77
5	Education Loan	10,190.00	6.50%	100.00	4	55.20
6	Mortgage	82,270.00	3.50%	700.00	6	239.96
7						-
8						-
9						-
10						-
<b>Totals:</b>		<b>102,810.00</b>		<b>1,240.00</b>		

Monthly Payment  *Not Applicable (No Snowball)*  
 Initial Snowball

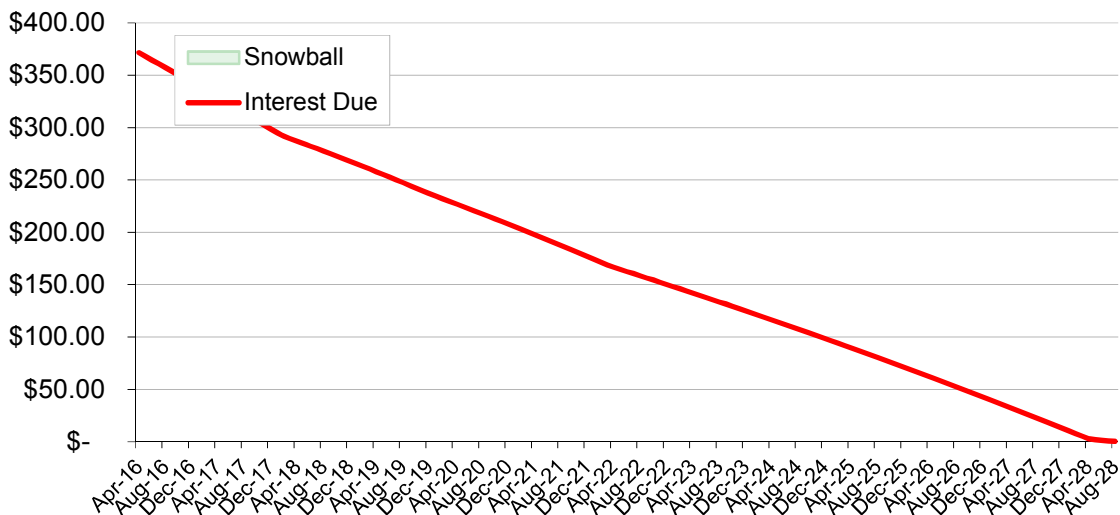
Strategy:

Creditors in Chosen Order	Original Balance	Total Interest Paid	Months to Pay Off	Month Paid Off
Gas Cards	270.00	23.31	15	Jun-17
Department Store	600.00	287.84	45	Dec-19
Visa	2,190.00	1,372.13	72	Mar-22
Auto Loan	7,290.00	344.47	22	Jan-18
Education Loan	10,190.00	4,672.39	149	Aug-28
Mortgage	82,270.00	18,618.00	145	Apr-28
	-	-	-	
	-	-	-	
	-	-	-	
	-	-	-	

**Total Interest Paid: 25,318.14** (Lower is Better)

*Results are only estimates*

### Snowball Growth Chart



# Debt Reduction Calculator



<http://www.vertex42.com/Calculators/debt-reduction-calculator.html>

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Balance Date:

## Creditor Information Table

Row	Creditor	Balance	Rate	Payment	Custom	Interest-only
1	Gas Cards	270.00	12.90%	20.00	2	2.91
2	Department Store	600.00	22.40%	20.00	1	11.20
3	Visa	2,190.00	17.80%	50.00	3	32.49
4	Auto Loan	7,290.00	4.90%	350.00	5	29.77
5	Education Loan	10,190.00	6.50%	100.00	4	55.20
6	Mortgage	82,270.00	3.50%	700.00	6	239.96
7						-
8						-
9						-
10						-
<b>Totals:</b>		<b>102,810.00</b>		<b>1,240.00</b>		

Monthly Payment   
 Initial Snowball

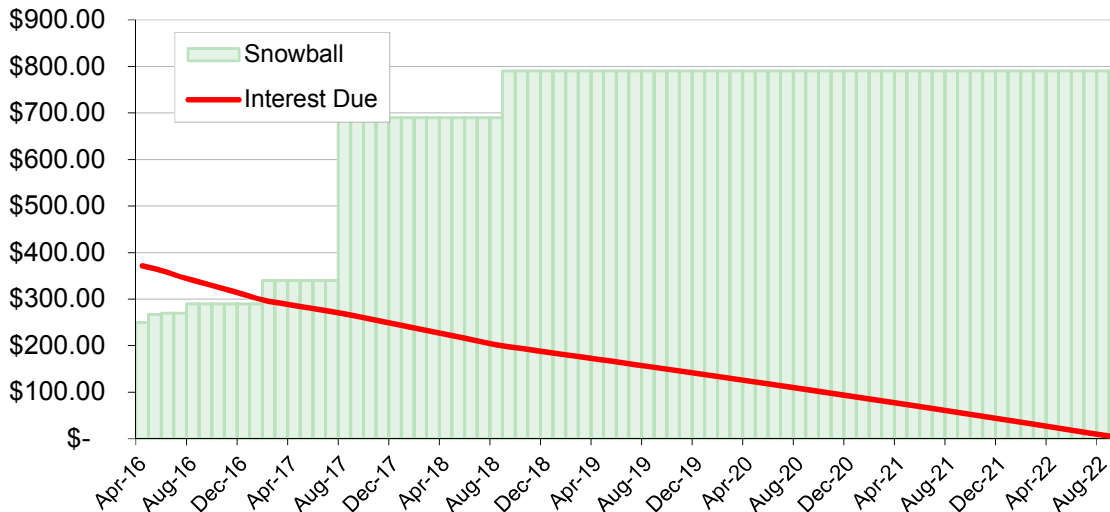
Strategy:

Creditors in Chosen Order	Original Balance	Total Interest Paid	Months to Pay Off	Month Paid Off
Gas Cards	270.00	2.93	2	May-16
Department Store	600.00	28.70	4	Jul-16
Visa	2,190.00	223.01	10	Jan-17
Auto Loan	7,290.00	293.30	16	Jul-17
Education Loan	10,190.00	1,189.47	29	Aug-18
Mortgage	82,270.00	11,437.40	78	Sep-22
	-	-	-	
	-	-	-	
	-	-	-	
	-	-	-	

**Total Interest Paid: 13,174.81** (Lower is Better)

*Results are only estimates*

## Snowball Growth Chart



# Debt Snowball Payment Schedule

<http://www.vertex42.com/Calculators/debt-reduction-calculator.html>

Strategy: **Snowball (Lowest Balance First)**

Monthly Payment: **1490.00**

Creditor:	Gas Cards	Department Store	Visa	Auto Loan	Education Loan	Mortgage
Balance:	270.00	600.00	2,190.00	7,290.00	10,190.00	82,270.00
Rate:	12.90%	22.40%	17.80%	4.90%	6.50%	3.50%
Base Payment:	20.00	20.00	50.00	350.00	100.00	700.00
Months to Pay Off:	2	4	10	16	29	78
Month Paid Off:	May-16	Jul-16	Jan-17	Jul-17	Aug-18	Sep-22
Total Interest:	2.93	28.70	223.01	293.30	1,189.47	11,437.40
Error Code:	.	.	.	.	.	.

Total Interest: \$ **13,174.81**

## Monthly Payments

No.	Month	Snowball	Additional	Gas Cards	Department Store	Visa	Auto Loan	Education Loan	Mortgage
	Mar-16								
1	Apr-16	250.00		270.00	20.00	50.00	350.00	100.00	700.00
2	May-16	267.07		2.93	287.07	50.00	350.00	100.00	700.00
3	Jun-16	270.00		-	290.00	50.00	350.00	100.00	700.00
4	Jul-16	270.00		-	31.63	308.37	350.00	100.00	700.00
5	Aug-16	290.00		-	-	340.00	350.00	100.00	700.00
6	Sep-16	290.00		-	-	340.00	350.00	100.00	700.00
7	Oct-16	290.00		-	-	340.00	350.00	100.00	700.00
8	Nov-16	290.00		-	-	340.00	350.00	100.00	700.00
9	Dec-16	290.00		-	-	340.00	350.00	100.00	700.00
10	Jan-17	290.00		-	-	254.64	435.36	100.00	700.00

## Monthly Payments

No.	Month	Snowball	Additional	Gas Cards	Department Store	Visa	Auto Loan	Education Loan	Mortgage
11	Feb-17	340.00		-	-	-	690.00	100.00	700.00
12	Mar-17	340.00		-	-	-	690.00	100.00	700.00
13	Apr-17	340.00		-	-	-	690.00	100.00	700.00
14	May-17	340.00		-	-	-	690.00	100.00	700.00
15	Jun-17	340.00		-	-	-	690.00	100.00	700.00
16	Jul-17	340.00		-	-	-	547.94	242.06	700.00
17	Aug-17	690.00		-	-	-	-	790.00	700.00
18	Sep-17	690.00		-	-	-	-	790.00	700.00
19	Oct-17	690.00		-	-	-	-	790.00	700.00
20	Nov-17	690.00		-	-	-	-	790.00	700.00
21	Dec-17	690.00		-	-	-	-	790.00	700.00
22	Jan-18	690.00		-	-	-	-	790.00	700.00
23	Feb-18	690.00		-	-	-	-	790.00	700.00
24	Mar-18	690.00		-	-	-	-	790.00	700.00
25	Apr-18	690.00		-	-	-	-	790.00	700.00
26	May-18	690.00		-	-	-	-	790.00	700.00
27	Jun-18	690.00		-	-	-	-	790.00	700.00
28	Jul-18	690.00		-	-	-	-	790.00	700.00
29	Aug-18	690.00		-	-	-	-	157.41	1332.59
30	Sep-18	790.00		-	-	-	-	-	1490.00
31	Oct-18	790.00		-	-	-	-	-	1490.00
32	Nov-18	790.00		-	-	-	-	-	1490.00
33	Dec-18	790.00		-	-	-	-	-	1490.00
34	Jan-19	790.00		-	-	-	-	-	1490.00
35	Feb-19	790.00		-	-	-	-	-	1490.00
36	Mar-19	790.00		-	-	-	-	-	1490.00
37	Apr-19	790.00		-	-	-	-	-	1490.00
38	May-19	790.00		-	-	-	-	-	1490.00
39	Jun-19	790.00		-	-	-	-	-	1490.00
40	Jul-19	790.00		-	-	-	-	-	1490.00
41	Aug-19	790.00		-	-	-	-	-	1490.00
42	Sep-19	790.00		-	-	-	-	-	1490.00
43	Oct-19	790.00		-	-	-	-	-	1490.00

## Monthly Payments

No.	Month	Snowball	Additional	Gas Cards	Department Store	Visa	Auto Loan	Education Loan	Mortgage
44	Nov-19	790.00		-	-	-	-	-	1490.00
45	Dec-19	790.00		-	-	-	-	-	1490.00
46	Jan-20	790.00		-	-	-	-	-	1490.00
47	Feb-20	790.00		-	-	-	-	-	1490.00
48	Mar-20	790.00		-	-	-	-	-	1490.00
49	Apr-20	790.00		-	-	-	-	-	1490.00
50	May-20	790.00		-	-	-	-	-	1490.00
51	Jun-20	790.00		-	-	-	-	-	1490.00
52	Jul-20	790.00		-	-	-	-	-	1490.00
53	Aug-20	790.00		-	-	-	-	-	1490.00
54	Sep-20	790.00		-	-	-	-	-	1490.00
55	Oct-20	790.00		-	-	-	-	-	1490.00
56	Nov-20	790.00		-	-	-	-	-	1490.00
57	Dec-20	790.00		-	-	-	-	-	1490.00
58	Jan-21	790.00		-	-	-	-	-	1490.00
59	Feb-21	790.00		-	-	-	-	-	1490.00
60	Mar-21	790.00		-	-	-	-	-	1490.00
61	Apr-21	790.00		-	-	-	-	-	1490.00
62	May-21	790.00		-	-	-	-	-	1490.00
63	Jun-21	790.00		-	-	-	-	-	1490.00
64	Jul-21	790.00		-	-	-	-	-	1490.00
65	Aug-21	790.00		-	-	-	-	-	1490.00
66	Sep-21	790.00		-	-	-	-	-	1490.00
67	Oct-21	790.00		-	-	-	-	-	1490.00
68	Nov-21	790.00		-	-	-	-	-	1490.00
69	Dec-21	790.00		-	-	-	-	-	1490.00
70	Jan-22	790.00		-	-	-	-	-	1490.00
71	Feb-22	790.00		-	-	-	-	-	1490.00
72	Mar-22	790.00		-	-	-	-	-	1490.00
73	Apr-22	790.00		-	-	-	-	-	1490.00
74	May-22	790.00		-	-	-	-	-	1490.00
75	Jun-22	790.00		-	-	-	-	-	1490.00
76	Jul-22	790.00		-	-	-	-	-	1490.00



# Net worth calculation form

As of \_\_\_\_\_ (date)

## Assets

Current liquid assets	Value
Cash on hand	\$ 22
Checking account	\$ 350
Savings account	\$ -
Certificates of deposit	\$ -
Money owed you	\$ -
Tax refund due	\$ 3,000
Cash value of life insurance	\$ -
Stocks/bonds	\$ -
Mutual fund shares	\$ -
Other: _____	\$ -

**Total liquid assets** \$ 3,372

Fixed assets	
Automobiles _____	\$ 10,000
Home _____	\$ 86,000
Personal property _____	\$
Other: _____	\$
_____	\$
_____	\$

**Total fixed assets** \$ 96,000

Retirement assets	
401(k), 403(b) _____	\$ 11,100
IRA _____	\$ -
Other: _____	\$ -
_____	\$ -
_____	\$ -

**Total deferred assets** \$ 11,100

**Total Assets** \$ 110,472

## Liabilities

Current liabilities	Amount Owed
Auto loan	\$ 7,290
Installment debt	\$ 10,190
Personal loan	\$ -
Credit cards	\$ 3,060
Mortgage loan	\$ 82,270
Insurance due	\$ -
Taxes due	\$ -
Other: _____	\$ -
_____	\$ -

**Total liabilities** \$ 102,810

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

## Net worth

<b>Total assets</b>		<u>\$ 110,472</u>
<b>Total liabilities</b>	minus	<u>\$ 102,810</u>
<b>Net worth</b>	equals	<u>\$ 7,662</u>

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