



Your
**FINANCIAL
PLANNING**
Workbook

Please note that you can conveniently type text and numbers into these documents and save your work. However, these documents will not automatically calculate your financial data.

crown.org

Personal Financial Statement

Assets (Present market value)

| | |
|-------------------------------|----------|
| Cash on hand/Checking account | \$ _____ |
| Savings | \$ _____ |
| Stocks and bonds | \$ _____ |
| Cash value of life insurance | \$ _____ |
| Coins | \$ _____ |
| Home | \$ _____ |
| Other real estate | \$ _____ |
| Mortgages/Notes receivable | \$ _____ |
| Business valuation | \$ _____ |
| Automobiles | \$ _____ |
| Furniture | \$ _____ |
| Jewelry | \$ _____ |
| Other personal property | \$ _____ |
| Pension/Retirement | \$ _____ |
| Other assets | \$ _____ |

Total Assets

\$

Liabilities (Current amount owed)

| | |
|------------------------------|----------|
| Credit card debt | \$ _____ |
| Automobile loans | \$ _____ |
| Home mortgages | \$ _____ |
| Personal debt to relatives | \$ _____ |
| Business loans | \$ _____ |
| Educational loans | \$ _____ |
| Medical/Other past due bills | \$ _____ |
| Life insurance loans | \$ _____ |
| Bank loans | \$ _____ |
| Other debts and loans | \$ _____ |

Total Liabilities

\$

Net Worth (Total assets minus total liabilities)

\$

Debt List

| CREDITOR | | Describe What Was Purchased | Monthly Payments | Balance Due | Scheduled Pay-Off Date | Interest Rate | Payments Past Due |
|-----------------|------------------|-----------------------------|------------------|-------------|------------------------|---------------|-------------------|
| USAA | Brian | | 494 | 24529.24 | | 12 | 0 |
| Us Bank | Brian and Rachel | | 135 | 9940.14 | | | |
| Us Bank | Rachel | | 151 | 2920.29 | | | |
| Care Credit | Rachel | | 245 | 6772.48 | | | |
| Citi Simplicity | Rachel | | 55 | 2820.79 | | | |
| Ed Jones | Brian | | 127 | 8111.61 | | | |
| Discover | Brian | Trips, Car Repairs | 481 | 24162.28 | | | |
| Scheels | Rachel | Repairs LR | 197 | 6903.96 | | | |
| Kohls | Rachel | clothes | 120 | 2924.40 | | | |
| Best Buy | Rachel | appliances LR, IL | 411 | 12266.16 | | | |
| SMAC | Rachel | insulation IL | 108.94 | 4633.11 | | | |
| Wells Fargo | Brian | front door IL | 245.40 | 3546.16 | | | |
| Wells Fargo | Brian | water softener IL | 171.56 | 1372.12 | | | |
| TOTALS | | | 2941.90 | 110902.74 | | | |

| AUTO LOANS | | Monthly Payments | Balance Due | Scheduled Pay-Off Date | Interest Rate | Payments Past Due |
|------------|-------|------------------|-------------|------------------------|---------------|-------------------|
| usaa | Brian | 384.05 | 1899.38 | June 15 2023 | 7.69 | 0 |
| ally | Brian | 199.82 | 4762.79 | March 12 2025 | 10.93 | 0 |
| alliance | Brian | 384 | 199.82 | Sept 17 2024 | 12 | 0 |
| TOTALS | | 967.82 | 13,677 | | | |

| HOME MORTGAGES | | Monthly Payments | Balance Due | Scheduled Pay-Off Date | Interest Rate | Payments Past Due |
|----------------|-------|------------------|-------------|------------------------|---------------|-------------------|
| Flagstar | Brian | 1708 | 324448 | dec 2050 | 2.25 | 3 |
| TOTALS | | 1708.12 | 324,448 | | | |

| BUSINESS / INVESTMENT DEBT | | Monthly Payments | Balance Due | Scheduled Pay-Off Date | Interest Rate | Payments Past Due |
|----------------------------|--------|------------------|-------------|------------------------|---------------|-------------------|
| TSP loan | Brian | 673.44 | 24937.45 | Aug 20 2025 | | 0 |
| Best Egg | Brian | 790.99 | 20554.23 | Sept 17 2025 | 12.7 | 0 |
| Best Egg | Brian | 588.27 | 8726.35 | May 12 2024 | 10.88 | 0 |
| Upgrade | Rachel | 722.95 | 20000 | Feb 2025 | | |
| SMAC | Rachel | 103.33 | 1587.72 | | | |
| TOTALS | | 2775.65 | 74,218.03 | | | |

Variable Expenses

Sample

| | SPENDING CATEGORY | ESTIMATED YEARLY COST | | ESTIMATED COST PER MONTH |
|----|--------------------------|------------------------------|--------|---------------------------------|
| 1 | Vacation | \$ 720.00 | ÷ 12 = | \$ 60.00 |
| 2 | Dentist | \$ 120.00 | ÷ 12 = | \$ 10.00 |
| 3 | Doctor | \$ 240.00 | ÷ 12 = | \$ 20.00 |
| 4 | Automobile | \$ _____ | ÷ 12 = | \$ _____ |
| 5 | Life Insurance | \$ _____ | ÷ 12 = | \$ _____ |
| 6 | Health Insurance | \$ _____ | ÷ 12 = | \$ _____ |
| 7 | Auto Insurance | \$ 600.00 | ÷ 12 = | \$ 50.00 |
| 8 | Home Insurance | \$ _____ | ÷ 12 = | \$ _____ |
| 9 | Clothing | \$ 1,128.00 | ÷ 12 = | \$ 94.00 |
| 10 | Investments | \$ _____ | ÷ 12 = | \$ _____ |
| 11 | _____ | \$ _____ | ÷ 12 = | \$ _____ |
| 12 | _____ | \$ _____ | ÷ 12 = | \$ _____ |

| | SPENDING CATEGORY | ESTIMATED YEARLY COST | | ESTIMATED COST PER MONTH |
|----|--------------------------|------------------------------|--------|---------------------------------|
| 1 | Vacation | \$ _____ | ÷ 12 = | \$ _____ |
| 2 | Dentist | \$ _____ | ÷ 12 = | \$ _____ |
| 3 | Doctor | \$ _____ | ÷ 12 = | \$ _____ |
| 4 | Automobile | \$ _____ | ÷ 12 = | \$ _____ |
| 5 | Life Insurance | \$ _____ | ÷ 12 = | \$ _____ |
| 6 | Health Insurance | \$ _____ | ÷ 12 = | \$ _____ |
| 7 | Auto Insurance | \$ _____ | ÷ 12 = | \$ _____ |
| 8 | Home Insurance | \$ _____ | ÷ 12 = | \$ _____ |
| 9 | Clothing | \$ _____ | ÷ 12 = | \$ _____ |
| 10 | Investments | \$ _____ | ÷ 12 = | \$ _____ |
| 11 | _____ | \$ _____ | ÷ 12 = | \$ _____ |
| 12 | _____ | \$ _____ | ÷ 12 = | \$ _____ |

Estimated Spending Plan

Monthly Income

Gross Monthly Income \$

Salary \$ _____
Interest \$ _____
Dividends \$ _____
Other Income \$ _____

Less

1. Tithe/Giving \$ _____
2. Taxes (Federal / State / Fica) \$ _____

Net Spendable Income \$

Monthly Living Expenses

3. **Housing** \$

Mortgage/Rent \$ _____
Insurance \$ _____
Property taxes \$ _____
Cable TV \$ _____
Electricity \$ _____
Gas \$ _____
Water \$ _____
Sanitation \$ _____
Telephone \$ _____
Maintenance \$ _____
Internet service \$ _____
Other \$ _____

4. **Food** \$

5. **Transportation** \$

Payments \$ _____
Gas & Oil \$ _____
Insurance \$ _____
License/Taxes \$ _____
Maintenance \$ _____
Replacement \$ _____
Other \$ _____

6. **Insurance** \$

Insurance \$ _____
Life \$ _____
Health/Dental \$ _____
Disability \$ _____
Other \$ _____

7. **Debts** \$
(not including house or auto)

8. **Entertainment/ Recreation** \$

Eating out \$ _____
Babysitters \$ _____
Activities/Trips \$ _____
Vacation \$ _____
Pets \$ _____
Other \$ _____

9. **Clothing** \$

10. **Savings** \$

11. **Medical / Dental** \$

Doctor \$ _____
Dentist \$ _____
Prescriptions \$ _____
Other \$ _____

12. **Miscellaneous** \$

Toiletries/Cosmetics \$ _____
Beauty/Barber \$ _____
Laundry/Cleaners \$ _____
Allowances \$ _____
Subscriptions \$ _____
Gifts \$ _____
Other \$ _____

13. **Investments** \$

14. **School / Childcare** \$

Tuition \$ _____
Materials \$ _____
Transportation \$ _____
Childcare \$ _____

TOTAL LIVING EXPENSES \$

HOW THE MONTH TURNS OUT

NET SPENDABLE INCOME \$

- TOTAL LIVING EXPENSES \$

= SURPLUS OR DEFICIT \$

Spending Plan Analysis

GROSS INCOME PER YEAR \$

GROSS INCOME PER MONTH \$

GUIDELINE NET SPENDABLE INCOME PER MONTH \$

| MONTHLY PAYMENT CATEGORY | EXISTING SPENDING PLAN | MONTHLY GUIDELINE PLAN | DIFFERENCE + OR - | NEW MONTHLY PLAN |
|---|------------------------|------------------------|-------------------|------------------|
| 1 Tithe | \$ _____ | \$ _____ | \$ _____ | \$ _____ |
| 2 Tax | \$ _____ | \$ _____ | \$ _____ | \$ _____ |
| Net Spendable Income (per month) | \$ _____ | \$ _____ | \$ _____ | \$ _____ |
| 3 Housing | \$ _____ | \$ _____ | \$ _____ | \$ _____ |
| 4 Food | \$ _____ | \$ _____ | \$ _____ | \$ _____ |
| 5 Transportation | \$ _____ | \$ _____ | \$ _____ | \$ _____ |
| 6 Insurance | \$ _____ | \$ _____ | \$ _____ | \$ _____ |
| 7 Debts | \$ _____ | \$ _____ | \$ _____ | \$ _____ |
| 8 Entertainment / Recreation | \$ _____ | \$ _____ | \$ _____ | \$ _____ |
| 9 Clothing | \$ _____ | \$ _____ | \$ _____ | \$ _____ |
| 10 Savings | \$ _____ | \$ _____ | \$ _____ | \$ _____ |
| 11 Medical/Dental | \$ _____ | \$ _____ | \$ _____ | \$ _____ |
| 12 Miscellaneous | \$ _____ | \$ _____ | \$ _____ | \$ _____ |
| 13 Investments | \$ _____ | \$ _____ | \$ _____ | \$ _____ |
| 14 School/Childcare | \$ _____ | \$ _____ | \$ _____ | \$ _____ |
| Totals (Items 3-14) | \$ _____ | \$ _____ | | \$ _____ |

REMINDER: **The guideline percentages are not absolutes!** Actual percentages vary, because different factors will influence what you spend, such as the cost of housing in your area, whether you are married, and the number of children you might have.

Percentage Spending Plan

| | | |
|-----------------------------|----|----------------------|
| GROSS INCOME | \$ | <input type="text"/> |
| 1 Tithe/Giving | \$ | <input type="text"/> |
| 2 Taxes | \$ | <input type="text"/> |
| NET SPENDABLE INCOME | \$ | <input type="text"/> |

| SPENDING CATEGORY | PERCENTAGE | NSI* | AMOUNT |
|----------------------------------|------------|----------|----------|
| 3 Housing | _____ % | \$ _____ | \$ _____ |
| 4 Food | _____ % | \$ _____ | \$ _____ |
| 5 Transportation | _____ % | \$ _____ | \$ _____ |
| 6 Insurance | _____ % | \$ _____ | \$ _____ |
| 7 Debts | _____ % | \$ _____ | \$ _____ |
| 8 Entertainment / Recreation | _____ % | \$ _____ | \$ _____ |
| 9 Clothing | _____ % | \$ _____ | \$ _____ |
| 10 Savings | _____ % | \$ _____ | \$ _____ |
| 11 Medical/Dental | _____ % | \$ _____ | \$ _____ |
| 12 Miscellaneous | _____ % | \$ _____ | \$ _____ |
| 13 Investments | _____ % | \$ _____ | \$ _____ |
| 14 School/Childcare ¹ | _____ % | \$ _____ | \$ _____ |

Total (cannot exceed Net Spendable Income) \$

*Net Spendable Income
¹ If you have this expense, this percentage must be deducted from other spending plan categories.

REMINDER: **The guideline percentages are not absolutes!** Actual percentages vary, because different factors will influence what you spend, such as the cost of housing in your area, whether you are married, and the number of children you might have.

Monthly Spending Plan - A

| CATEGORY | Income | Tithe/Giving | Taxes | Housing | Food | Transporation | Insurance |
|-------------------------------------|--------|--------------|-------|---------|------|---------------|-----------|
| Allocated Amount | \$ | \$ | \$ | \$ | \$ | \$ | \$ |
| DATE | | | | | | | |
| 1st | | | | | | | |
| 2nd | | | | | | | |
| 3rd | | | | | | | |
| 4th | | | | | | | |
| 5th | | | | | | | |
| 6th | | | | | | | |
| 7th | | | | | | | |
| 8th | | | | | | | |
| 9th | | | | | | | |
| 10th | | | | | | | |
| 11th | | | | | | | |
| 12th | | | | | | | |
| 13th | | | | | | | |
| 14th | | | | | | | |
| 15th | | | | | | | |
| This Month Subtotal | \$ | \$ | \$ | \$ | \$ | \$ | \$ |
| 16th | | | | | | | |
| 17th | | | | | | | |
| 18th | | | | | | | |
| 19th | | | | | | | |
| 20th | | | | | | | |
| 21st | | | | | | | |
| 22nd | | | | | | | |
| 23rd | | | | | | | |
| 24th | | | | | | | |
| 25th | | | | | | | |
| 26th | | | | | | | |
| 27th | | | | | | | |
| 28th | | | | | | | |
| 29th | | | | | | | |
| 30th | | | | | | | |
| 31st | | | | | | | |
| This Month Total | \$ | \$ | \$ | \$ | \$ | \$ | \$ |
| This Month Surplus/Deficit | \$ | \$ | \$ | \$ | \$ | \$ | \$ |
| Year to Date Spending Plan | \$ | \$ | \$ | \$ | \$ | \$ | \$ |
| Year to Date Total | \$ | \$ | \$ | \$ | \$ | \$ | \$ |
| Year to Date Surplus/Deficit | \$ | \$ | \$ | \$ | \$ | \$ | \$ |

Plan Summary

| | | | | | |
|------------------------|----------|------------------------------------|----------|------------------------|----------|
| This Month | | Previous Month/Year to Date | | Year to Date | |
| Total Income | \$ _____ | Total Income | \$ _____ | Total Income | \$ _____ |
| Minus Total Expenses | \$ _____ | Minus Total Expenses | \$ _____ | Minus Total Expenses | \$ _____ |
| Equals Surplus/Deficit | \$ _____ | Equals Surplus/Deficit | \$ _____ | Equals Surplus/Deficit | \$ _____ |

+

=

