



ANNUAL
FINANCIAL
FITNESS
WORKBOOK



Altana[™]
federal credit union

Your Banking Solution.

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This book is intended as a general guide to the topics discussed, and it does not deliver accounting, personal finance, or legal advice. It is not intended, and should not be used, as a substitute for professional advice (legal or otherwise). You should consult a competent attorney and/or other professionals with specific issues, problems, or questions you may have.

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The sponsoring editor for this book was Michelle Mielke, the editing supervisor was Loni Bienek, the designer was Amy Schmidt.

Printed by Image Printing

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TIME FOR YOUR ANNUAL FINANCIAL CHECKUP



You may have had your annual physical exam and taken your car in for scheduled maintenance this year, but what about your annual financial fitness checkup? A financial fitness checkup is an opportunity to see how you are doing financially and make sure you're headed in the right direction.



MONEY TIPS EVERYONE
SHOULD KNOW

1

CHAPTER ONE



Did you know that people who “have it all” didn’t get there by accident? They made a financial plan and stuck to it! Let us teach you the steps of creating your own personal financial plan and how to follow it.



THE BASICS OF BUDGETING

Step 1: Set Your Financial Goals

- Begin with the end result in mind
- Make choices and set your priorities
- When making a purchase, ask yourself if you need it or if you just want it

Step 2: Analyze Where Your Money Goes

Track your actual spending each month using the budget worksheet on the following pages.

Step 3: Build A Budget

After you’ve tracked your **ACTUAL** spending on the budget worksheet, try to keep your expenses in line with your goals. If you’re having a hard time, see the budget pitfalls and money-saving tips starting on page four.

Tools Available To You

Many financial calculators are available online to help you with your budgeting and saving goals. They can help you answer some common financial questions in the areas of home financing, personal financing, investments, retirement and leasing.

MONEY-SAVING TIPS

- Pay down debt
- Refinance mortgage
- Bundle insurance with one company
- Use credit cards wisely
 - Only charge what you can pay in full
 - Eliminate late payment fees; pay on time
 - Understand rates, terms and conditions of credit cards
- Send in rebates and use coupons
- Drive sensibly to save on gasoline
- Brown-bag it
- Don't go grocery shopping when you're hungry and make a list first
- Call on cell phones during off-peak hours
- Use ceiling fans instead of your air-conditioning
- Make saving a habit
 - Payroll direct deposit
 - Save one year's raise
 - Holiday club account
 - Automatic withdrawal
- Start a change jar
- If you drink a lot of bottled water, get a water filter for your sink faucet instead
- Check out a pay-as-you-go plan for your cell phone
- Cut out the soft drinks
- Quit smoking
- Change your own auto oil
- Make family meal menus and stick with them
- Set your thermostat relatively high in the summer and low in the winter
- Consolidate debt if you get lower payments, a shorter term and a lower rate, but be sure that the money this frees up goes to pay off the debt or is saved
- Check your hot water heater and make sure it is not set too high
- Get magazine subscriptions vs. buying off the rack
- Only wash clothes or dishes when the washer is full
- Caulk around windows, doors and any cracks on the outside surface of your home
- Buy a home - usually payments for a home are similar to the rent you are now paying and you will also be building equity
- Have a garage or yard sale
- Cut back your cable service options
- Use flexible spending for dependent care and medical expenses

Pitfalls that could destroy your spending plan

- Medical emergencies
- Holidays
- Vacations
- Repair bills
- Auto accidents
- Lack of emergency fund
- Gifts

Examples that drain your budget dry

- Parking tickets
- Unread subscriptions
- Unread newspapers
- Ignored repairs
- Leftover food
- Quick car acceleration
- Air/moisture leaks in your home
- Late fees
- Unused phone services
- Water left running
- Leaky faucets
- Lights left on
- Impulse shopping
- Eating out frequently

Do you NEED it or do you WANT it?

Let's face it, sometimes we say we "need" things that we actually don't. **Needs** are the very basic things we must have to survive. **Wants** are the things that make life more interesting and fun, but you could live without them if you had to. You need food to eat, but you want to eat pizza out with your friends. You need a place to live, but you want a TV in your room. You need some clothes to wear, but you want those designer jeans. Everyone has wants, but when your wallet is looking thin, needs have to come first.

6

WARNING SIGNS OF A FINANCIAL PROBLEM

1

More than 20% of your monthly net income is going to pay back credit cards and other loans (excluding mortgage).

2

You're borrowing money to make payments on loans you already have.

3

You're frequently at, near, or over the limit on your credit cards.

4

You're paying only the minimum required on your credit card bill.

5

You're paying bills late or putting off visits to the doctor because you don't think you have enough money.

6

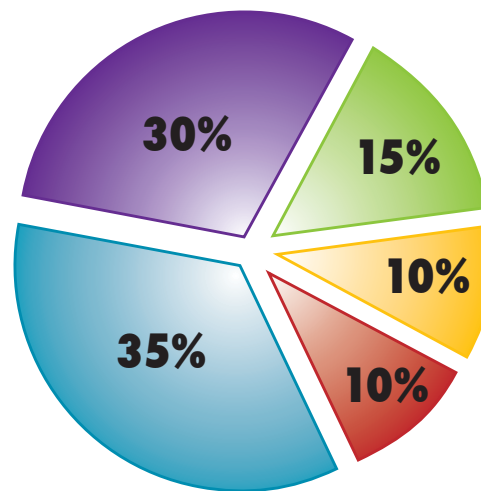
You're working overtime or a second job just to cover food, housing, and other living expenses.

THE IMPORTANCE OF A CREDIT SCORE

Overlooking the importance of your credit score can be detrimental to your financial health. Creditors often make loan underwriting decisions and set interest rates based on credit scores. Insurance companies, landlords and even cell phone companies may use credit scores to make decisions about consumers.

HOW IS MY SCORE CALCULATED?

1. 35% is based on your payment history
 - Number of accounts paid on time
 - Delinquent accounts - current pay history is more important than past pay history
 - Negative public records or collections
2. 30% is based on capacity
 - Percent of revolving credit available
3. 15% is based on the length of credit history
4. 10% is based on new credit
 - Number of accounts recently opened
 - Number of recent inquiries
5. 10% is based on the types of credit used
 - Total number of accounts
 - Types of accounts (installment vs. revolving)



What will hurt my score?

- Missing payments. It could take up to two years to restore credit with one late payment.
- Maxing out credit cards.
- Shopping for credit excessively.
- Opening up several new accounts in a short time frame.
- Having more revolving loans in relation to installment loans.
- Borrowing from finance companies.
- Bankruptcy.

What doesn't affect my score?

- Debt ratio (debt to income)
- Income
- Length of residence
- Length of employment
- Race, color, religion, national origin
- Gender, marital status, age

How can I improve my score?

- Get a copy of your credit report and review it carefully. Correct any errors.
- Pay your bills on time (old late payments will become less significant over time).
- Pay down credit card debt.
- Do not close credit cards because available credit will decrease.
- Slow down on opening new accounts and don't open accounts you don't intend to use.
- Contact creditors as soon as you know you will have a problem paying bills on time and try to work out a payment arrangement.
- Work towards developing an ongoing record of paying on time.
- Move revolving debt to installment debt.

How can I establish credit history?

- Open a checking or savings account at the credit union to establish a good relationship.
- Apply for a small limit credit union credit card - pay on time.
- Apply for a gas card - pay off monthly.
- Budget, track expenses and save.

Tips For Using Credit Wisely

- Charge small amounts - pay on time.
- Pay in full if possible - avoid the minimum payment trap.
- Don't max out credit cards.
- Avoid late or over the limit fees.
- Avoid using cash advances.
- Don't co-sign loans for your friends.

Review Your Report

You can get a free copy of your credit report annually at any of the following websites: www.experian.com, www.equifax.com, www.transunion.com, or www.annualcreditreport.com.

“GOOD DEBT” vs “BAD DEBT”

Yes, there is such a thing as good debt. That's debt that can provide a financial pay off. Borrowing to buy or remodel a home, paying for a child's education, advancing your own career skills, or buying a car to get to work can provide long-term financial benefits.

Bad debt is when you borrow for things that don't provide financial benefits or that don't last as long as the loan. This includes borrowing for vacations, clothing, furniture or dining out.

WARNING SIGNS OF TOO MUCH DEBT

- Only making the minimum payments
- At or near your credit limit on cards
- Don't know how much you owe
- Use cash advances to pay other bills
- Denied credit
- Lie to spouse or family about spending

If you're having difficulty paying your bills, contact your creditor to determine a course of action. Some creditors may refer you to a credit counseling agency for help. One reputable local credit counseling agency is the Village Financial Resource Center (701-235-DEBT). Bankruptcy should be a last resort and not entered into lightly.

5 STEPS FOR HANDLING CREDIT CARDS WISELY

Credit cards can serve many useful purposes but people often misuse them. Take, for example, the habit of making only the minimum 2% payment each month – on a \$2,000 balance and with an 18% interest rate, it would take you 30 years to pay off the amount owed. Here are some additional tips for handling credit cards wisely.

1. Keep only one or two cards, not the usual eight or nine.
2. Don't charge big-ticket items. Find less expensive loan alternatives.
3. Shop around for the best interest rates, annual fees, service fees, and grace periods.
4. Pay off the card each month, or at least more than the minimum.
5. Transfer balances to the lowest rate card.



BUDGET PLANNING WORKSHEETS

2

CHAPTER TWO

MONTHLY BUDGET WORKSHEETS

Smart money managers know exactly how much money they can count on coming in, and exactly how much money they need to spend on bills and day-to-day purchases. They also know how much they can set aside to save for their bigger financial goals. And again, it all comes down to making a spending plan, or budget.

MONTH _____

ITEM	EXPECTED	ACTUAL	DIFFERENCE	DUE DATE
INCOME				
My pay	\$ _____	\$ _____	\$ _____	_____
Spouse's pay	\$ _____	\$ _____	\$ _____	_____
Commissions	\$ _____	\$ _____	\$ _____	_____
Other income	\$ _____	\$ _____	\$ _____	_____
Total Income	\$ _____	\$ _____	\$ _____	_____
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Mortgage/Rent	\$ _____	\$ _____	\$ _____	_____
Second Mortgage	\$ _____	\$ _____	\$ _____	_____
Property/Taxes	\$ _____	\$ _____	\$ _____	_____
Insurance	\$ _____	\$ _____	\$ _____	_____
Repairs	\$ _____	\$ _____	\$ _____	_____
Phone	\$ _____	\$ _____	\$ _____	_____
Heat	\$ _____	\$ _____	\$ _____	_____
Lights	\$ _____	\$ _____	\$ _____	_____
Water	\$ _____	\$ _____	\$ _____	_____
Cable	\$ _____	\$ _____	\$ _____	_____
Garbage	\$ _____	\$ _____	\$ _____	_____
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TRANSPORTATION				
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Gas	\$ _____	\$ _____	\$ _____	_____
Car Insurance	\$ _____	\$ _____	\$ _____	_____
Repairs/Maintenance	\$ _____	\$ _____	\$ _____	_____
Other _____	\$ _____	\$ _____	\$ _____	_____
OTHER EXPENSES				
Savings	\$ _____	\$ _____	\$ _____	_____
Children's Education	\$ _____	\$ _____	\$ _____	_____
Groceries	\$ _____	\$ _____	\$ _____	_____
Doctor/Dentist	\$ _____	\$ _____	\$ _____	_____
Clothes/Laundry	\$ _____	\$ _____	\$ _____	_____
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MONTH _____

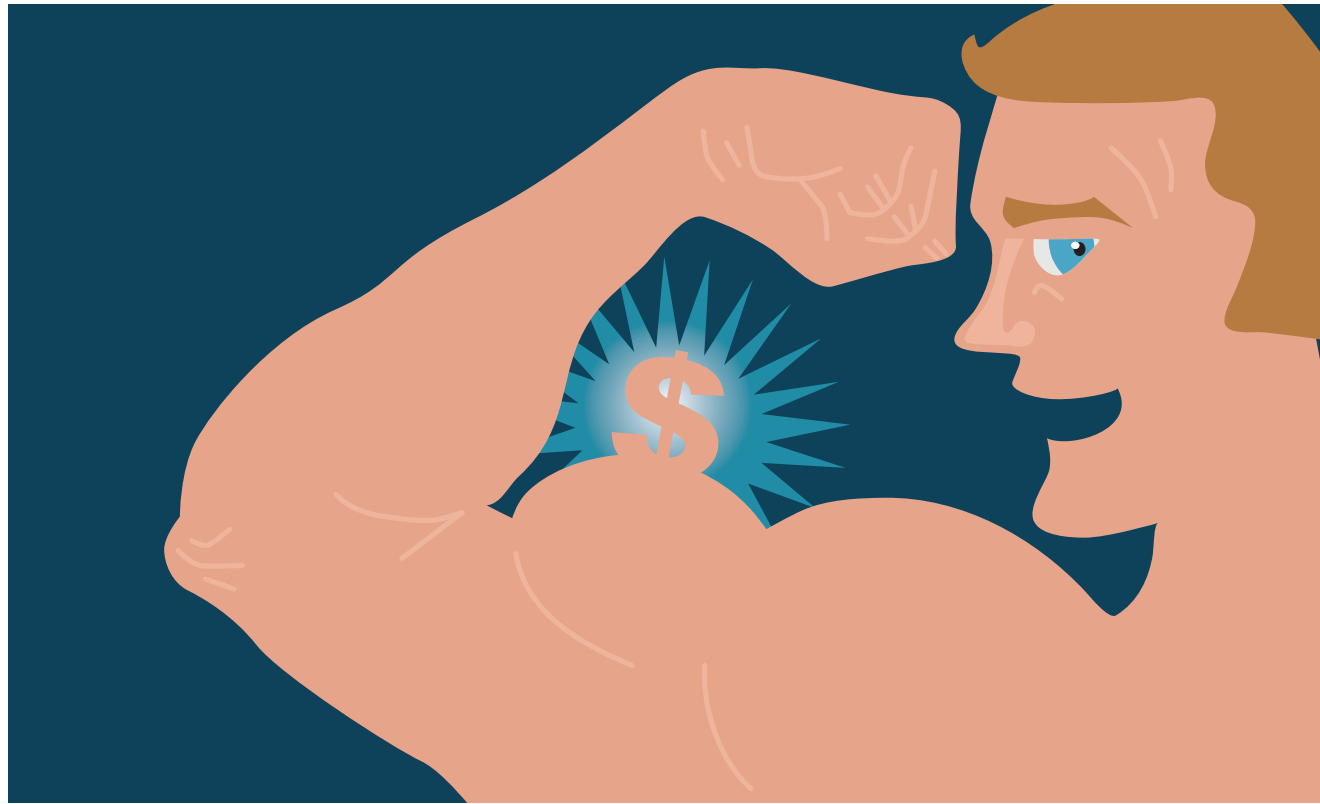
ITEM	EXPECTED	ACTUAL	DIFFERENCE	DUE DATE
INCOME				
My pay	\$ _____	\$ _____	\$ _____	_____
Spouse's pay	\$ _____	\$ _____	\$ _____	_____
Commissions	\$ _____	\$ _____	\$ _____	_____
Other income	\$ _____	\$ _____	\$ _____	_____
Total Income	\$ _____	\$ _____	\$ _____	_____
HOME EXPENSES				
Mortgage/Rent	\$ _____	\$ _____	\$ _____	_____
Second Mortgage	\$ _____	\$ _____	\$ _____	_____
Property/Taxes	\$ _____	\$ _____	\$ _____	_____
Insurance	\$ _____	\$ _____	\$ _____	_____
Repairs	\$ _____	\$ _____	\$ _____	_____
Phone	\$ _____	\$ _____	\$ _____	_____
Heat	\$ _____	\$ _____	\$ _____	_____
Lights	\$ _____	\$ _____	\$ _____	_____
Water	\$ _____	\$ _____	\$ _____	_____
Cable	\$ _____	\$ _____	\$ _____	_____
Garbage	\$ _____	\$ _____	\$ _____	_____
Other _____	\$ _____	\$ _____	\$ _____	_____
TRANSPORTATION				
Car payment 1	\$ _____	\$ _____	\$ _____	_____
Car payment 2	\$ _____	\$ _____	\$ _____	_____
Gas	\$ _____	\$ _____	\$ _____	_____
Car Insurance	\$ _____	\$ _____	\$ _____	_____
Repairs/Maintenance	\$ _____	\$ _____	\$ _____	_____
Other _____	\$ _____	\$ _____	\$ _____	_____
OTHER EXPENSES				
Savings	\$ _____	\$ _____	\$ _____	_____
Children's Education	\$ _____	\$ _____	\$ _____	_____
Groceries	\$ _____	\$ _____	\$ _____	_____
Doctor/Dentist	\$ _____	\$ _____	\$ _____	_____
Clothes/Laundry	\$ _____	\$ _____	\$ _____	_____
Entertainment	\$ _____	\$ _____	\$ _____	_____
Other _____	\$ _____	\$ _____	\$ _____	_____
Other _____	\$ _____	\$ _____	\$ _____	_____
Total Expenses	\$ _____	\$ _____	\$ _____	_____

MONTH _____

ITEM	EXPECTED	ACTUAL	DIFFERENCE	DUE DATE
INCOME				
My pay	\$ _____	\$ _____	\$ _____	_____
Spouse's pay	\$ _____	\$ _____	\$ _____	_____
Commissions	\$ _____	\$ _____	\$ _____	_____
Other income	\$ _____	\$ _____	\$ _____	_____
Total Income	\$ _____	\$ _____	\$ _____	_____
HOME EXPENSES				
Mortgage/Rent	\$ _____	\$ _____	\$ _____	_____
Second Mortgage	\$ _____	\$ _____	\$ _____	_____
Property/Taxes	\$ _____	\$ _____	\$ _____	_____
Insurance	\$ _____	\$ _____	\$ _____	_____
Repairs	\$ _____	\$ _____	\$ _____	_____
Phone	\$ _____	\$ _____	\$ _____	_____
Heat	\$ _____	\$ _____	\$ _____	_____
Lights	\$ _____	\$ _____	\$ _____	_____
Water	\$ _____	\$ _____	\$ _____	_____
Cable	\$ _____	\$ _____	\$ _____	_____
Garbage	\$ _____	\$ _____	\$ _____	_____
Other _____	\$ _____	\$ _____	\$ _____	_____
TRANSPORTATION				
Car payment 1	\$ _____	\$ _____	\$ _____	_____
Car payment 2	\$ _____	\$ _____	\$ _____	_____
Gas	\$ _____	\$ _____	\$ _____	_____
Car Insurance	\$ _____	\$ _____	\$ _____	_____
Repairs/Maintenance	\$ _____	\$ _____	\$ _____	_____
Other _____	\$ _____	\$ _____	\$ _____	_____
OTHER EXPENSES				
Savings	\$ _____	\$ _____	\$ _____	_____
Children's Education	\$ _____	\$ _____	\$ _____	_____
Groceries	\$ _____	\$ _____	\$ _____	_____
Doctor/Dentist	\$ _____	\$ _____	\$ _____	_____
Clothes/Laundry	\$ _____	\$ _____	\$ _____	_____
Entertainment	\$ _____	\$ _____	\$ _____	_____
Other _____	\$ _____	\$ _____	\$ _____	_____
Other _____	\$ _____	\$ _____	\$ _____	_____
Total Expenses	\$ _____	\$ _____		

MONTH _____

ITEM	EXPECTED	ACTUAL	DIFFERENCE	DUE DATE
INCOME				
My pay	\$ _____	\$ _____	\$ _____	_____
Spouse's pay	\$ _____	\$ _____	\$ _____	_____
Commissions	\$ _____	\$ _____	\$ _____	_____
Other income	\$ _____	\$ _____	\$ _____	_____
Total Income	\$ _____	\$ _____	\$ _____	_____
HOME EXPENSES				
Mortgage/Rent	\$ _____	\$ _____	\$ _____	_____
Second Mortgage	\$ _____	\$ _____	\$ _____	_____
Property/Taxes	\$ _____	\$ _____	\$ _____	_____
Insurance	\$ _____	\$ _____	\$ _____	_____
Repairs	\$ _____	\$ _____	\$ _____	_____
Phone	\$ _____	\$ _____	\$ _____	_____
Heat	\$ _____	\$ _____	\$ _____	_____
Lights	\$ _____	\$ _____	\$ _____	_____
Water	\$ _____	\$ _____	\$ _____	_____
Cable	\$ _____	\$ _____	\$ _____	_____
Garbage	\$ _____	\$ _____	\$ _____	_____
Other _____	\$ _____	\$ _____	\$ _____	_____
TRANSPORTATION				
Car payment 1	\$ _____	\$ _____	\$ _____	_____
Car payment 2	\$ _____	\$ _____	\$ _____	_____
Gas	\$ _____	\$ _____	\$ _____	_____
Car Insurance	\$ _____	\$ _____	\$ _____	_____
Repairs/Maintenance	\$ _____	\$ _____	\$ _____	_____
Other _____	\$ _____	\$ _____	\$ _____	_____
OTHER EXPENSES				
Savings	\$ _____	\$ _____	\$ _____	_____
Children's Education	\$ _____	\$ _____	\$ _____	_____
Groceries	\$ _____	\$ _____	\$ _____	_____
Doctor/Dentist	\$ _____	\$ _____	\$ _____	_____
Clothes/Laundry	\$ _____	\$ _____	\$ _____	_____
Entertainment	\$ _____	\$ _____	\$ _____	_____
Other _____	\$ _____	\$ _____	\$ _____	_____
Other _____	\$ _____	\$ _____	\$ _____	_____
Total Expenses	\$ _____	\$ _____	\$ _____	_____



GOALS WORKSHEET

3

CHAPTER THREE

{ GOALS WORKSHEET }

Short-term

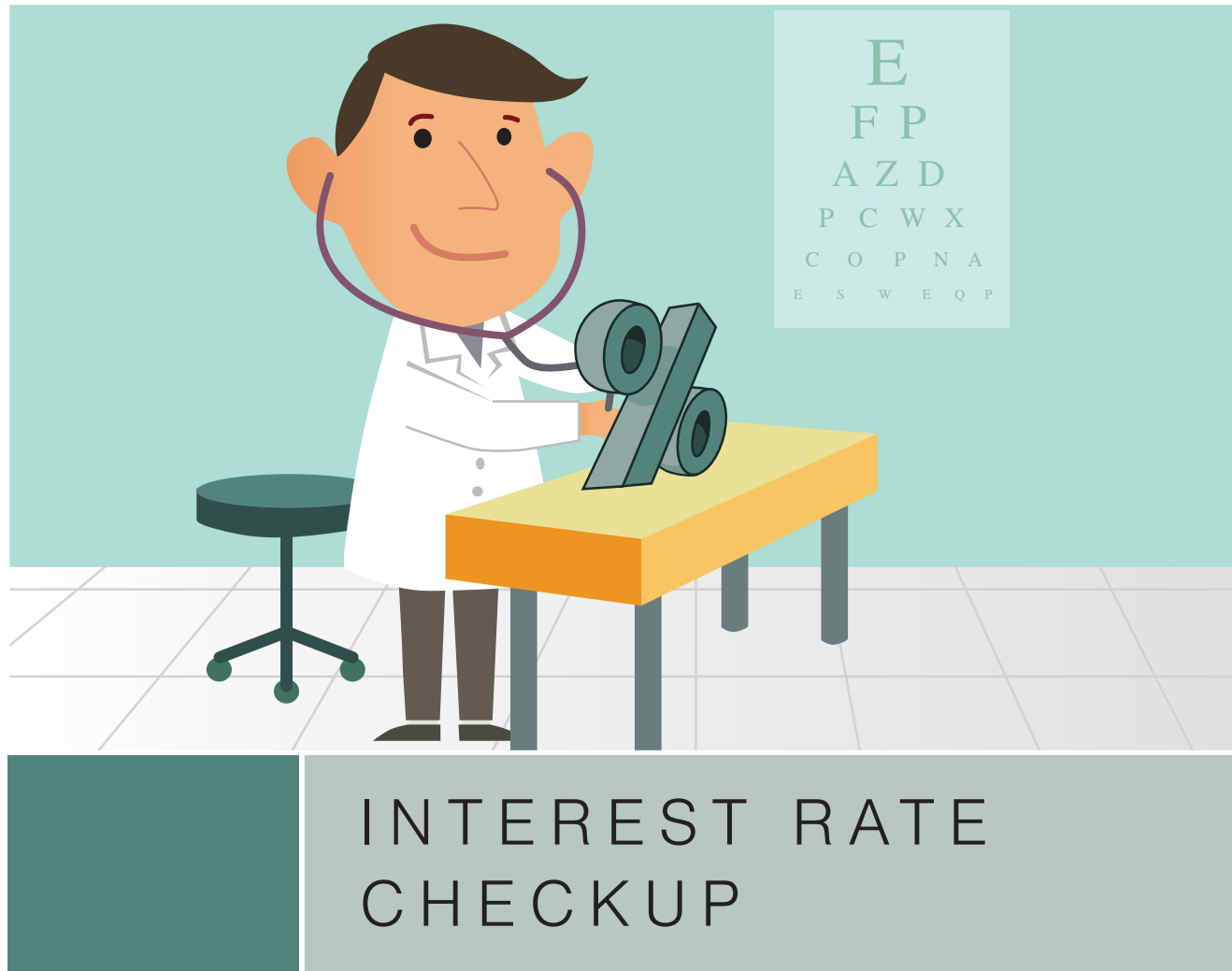
GOAL	TOTAL COST	TARGET DATE	MONTHLY BUDGET	HOW WILL YOU ACHIEVE YOUR GOAL?
1. _____	_____	_____	_____	_____
2. _____	_____	_____	_____	_____
3. _____	_____	_____	_____	_____
4. _____	_____	_____	_____	_____
5. _____	_____	_____	_____	_____

Intermediate

GOAL	TOTAL COST	TARGET DATE	MONTHLY BUDGET	HOW WILL YOU ACHIEVE YOUR GOAL?
1. _____	_____	_____	_____	_____
2. _____	_____	_____	_____	_____
3. _____	_____	_____	_____	_____
4. _____	_____	_____	_____	_____
5. _____	_____	_____	_____	_____

Long-term

GOAL	TOTAL COST	TARGET DATE	MONTHLY BUDGET	HOW WILL YOU ACHIEVE YOUR GOAL?
1. _____	_____	_____	_____	_____
2. _____	_____	_____	_____	_____
3. _____	_____	_____	_____	_____
4. _____	_____	_____	_____	_____
5. _____	_____	_____	_____	_____



INTEREST RATE
CHECKUP

4
CHAPTER FOUR



INTEREST RATE CHECKUP

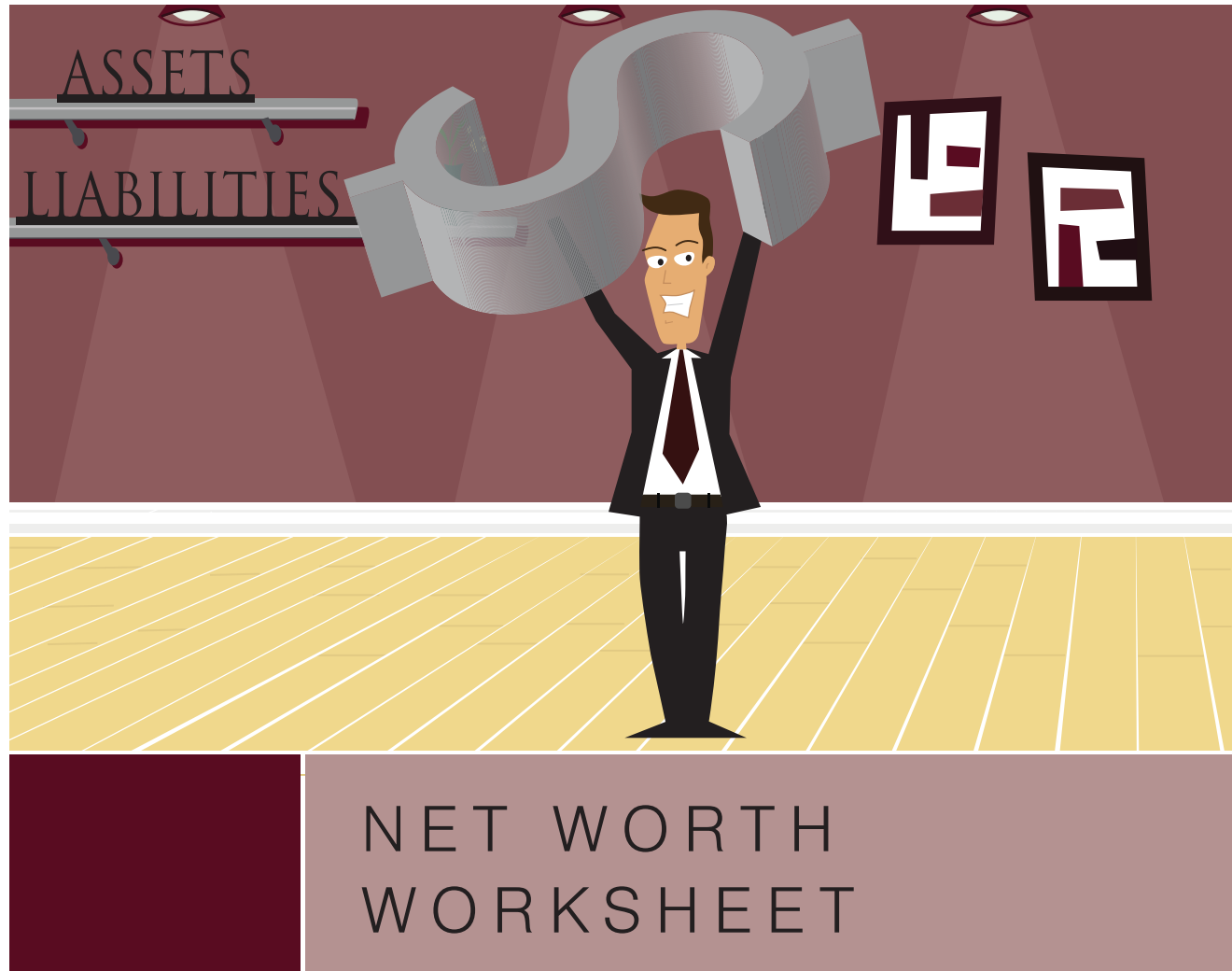
Interest rates fluctuate, so it's a good idea to periodically check current rates for your types of loans.

You may be able to refinance your loan to a lower interest rate and shorten the duration of your loan.



	DESCRIPTION	RATE	BALANCE
Auto Loan	_____	_____	_____
Auto Loan	_____	_____	_____
Auto Loan	_____	_____	_____
Mortgage Loan	_____	_____	_____
Credit Card	_____	_____	_____
Credit Card	_____	_____	_____
Credit Card	_____	_____	_____
School Loans	_____	_____	_____
School Loans	_____	_____	_____
Other Loans	_____	_____	_____
Other Loans	_____	_____	_____
Other Loans	_____	_____	_____

*By lowering your interest rate and keeping your payment the same, you not only save by paying less interest, you will also shorten the duration of your loan.



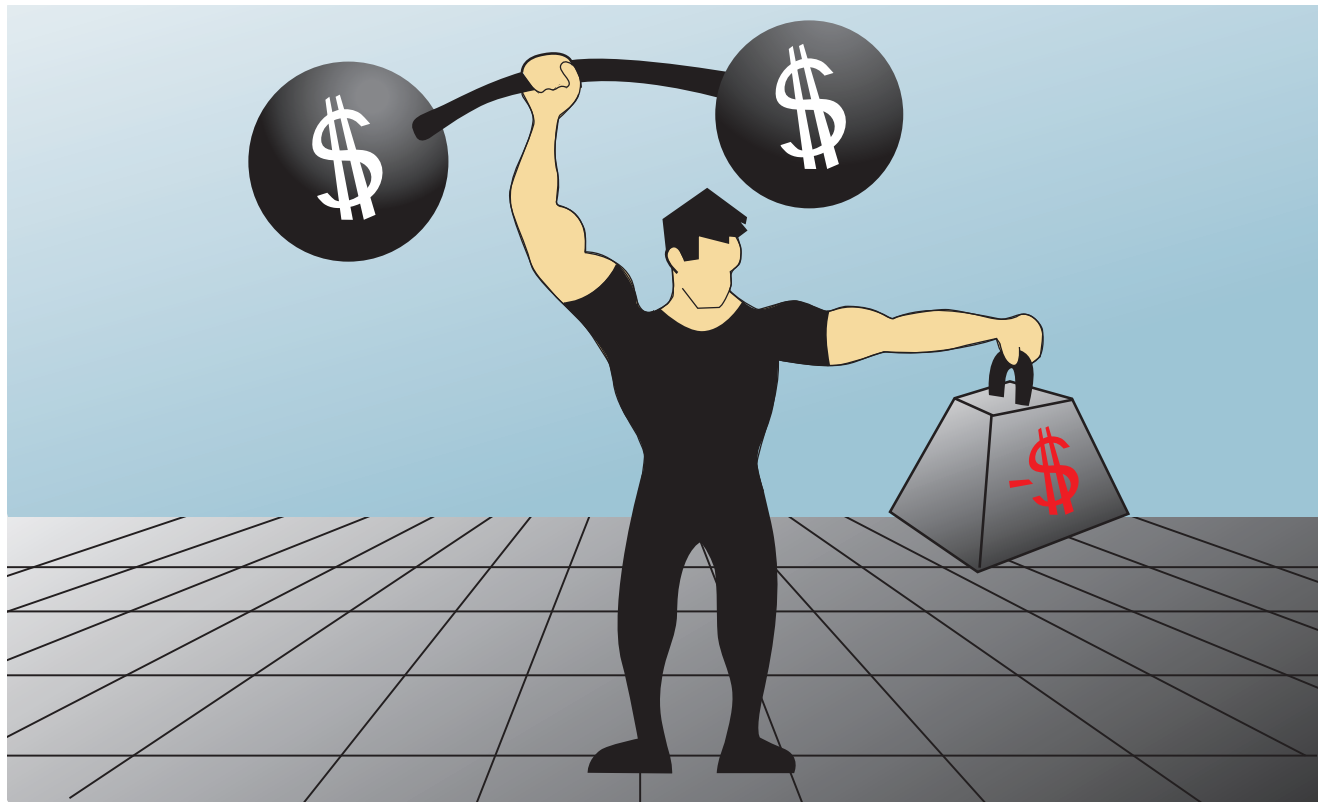
NET WORTH
WORKSHEET

5
CHAPTER FIVE

FIGURING YOUR NET WORTH

It's a good idea to look at your present personal financial situation when setting realistic goals. To figure out your net worth, tally all your assets (what you own) then subtract that from your liabilities (what you owe). The difference is your net worth.

Assets		Liabilities	
Cash - checking accounts		Unsecured Debt	
Cash - savings accounts		(credit cards, signature loans, etc.)	
Certificates of Deposit		Secured Debt	
Securities - stocks/mutual funds		(autos, campers, boats, etc.)	
Life Insurance (cash surrender value)		Student Loans	
Personal Property (autos, jewelry, etc.)		Real Estate Mortgages	
Retirement Funds (IRA, 401K, etc.)		Other Debt	
Real Estate (home, land, etc.)		Other Liabilities	
Other Assets			
Total Assets	\$	Total Liabilities	\$
Calculated Net Worth			
Total Assets	Total Liabilities	Net Worth	
\$	-	\$	= \$



DEBT TO INCOME WORKSHEET

6

CHAPTER SIX

CALCULATE YOUR DEBT TO INCOME RATIOS

Your debt to income ratio is an important number to be acquainted with. It tells you how your monthly debt payments compare to your monthly income. A high debt ratio might indicate that your monthly expenses are becoming unmanageable. It also might discourage lenders from loaning you any more money. Use the table below to determine whether your debt ratio is acceptable or too high.

Total Debt to Income Ratio.

The total debt to income ratio is a personal finance measure that compares an individual's debt payments to the gross income he or she generates. This measure is important in the lending industry as it gives lenders an idea of a borrower's ability to repay the loan. The higher the ratio, the more burden there is on the individual to make payments on his or her debts. If the ratio is too high, the individual will have a hard time obtaining other forms of financing. On average, a good total debt to income ratio is under 40%.

Gross Monthly Income		Outstanding Monthly Debt Payments	
Salary/Wages		Mortgage/Rent	
Social Security		Credit Cards (Minimum Payments)	
Military Pay		Student Loan Payments	
Pension/Retirement Income		Automobile Payments	
Investment Interest		Recreational Vehicle Payments	
Alimony/Child Support		Other Loan Payments	
Rental Income		Other Loan Payments	
Unemployment		Other	
Food Stamps			
Royalties			
Business Income			
Other			
Other			
Total Monthly Income	\$	Total Monthly Debt	\$
Calculated Debt to Income Ratios			
	Total Monthly Debt Payment	Total Gross Monthly Income	Total Debt to Income Ratio
	\$	÷ \$	= %
* We suggest this be under 40%			



RETIREMENT
WORKSHEET

7
CHAPTER SEVEN

{ RETIREMENT WORKSHEET }

1. Total amount of annual income you want in retirement (this figure should be between 70% and 100% of your current annual income)

+\$

2. Subtract the income you expect to receive annually from Social Security (if you make under \$25,000 enter \$8,000; between \$25,000-\$40,000 enter \$12,000; over \$40,000 enter \$14,500)

-\$

3. Total annual income needed (line 1 minus line 2)

= \$

4. To determine the amount you'll need to save multiply the amount, from line 3, by the factor below

AGE YOU EXPECT TO RETIRE:	MALE (up to age 82)	FEMALE (up to age 86)	MALE (up to age 89)	FEMALE (up to age 92)	MALE (up to age 94)	FEMALE (up to age 97)
50	18.79	20.53	21.71	22.79	23.46	24.40
60	16.31	18.32	19.68	20.93	21.71	22.79
65	13.45	15.77	17.35	18.79	19.68	20.93
70	10.15	12.83	14.65	16.31	17.35	18.79

*BASED ON 3% RATE OF RETURN

\$

5. Multiply your current saving to date by your factor below

If you plan to retire in:	Your factor is
10 years	1.3
15 years	1.6
20 years	1.8
25 years	2.1
30 years	2.4
35 years	2.8
40 years	3.3

-\$

6. Additional savings still needed to save for retirement (line 4 minus line 5)

= \$

7. To determine the ANNUAL amount you'll need to save, multiply line 6 by your factor below

10 years	.085
15 years	.052
20 years	.036
25 years	.027
30 years	.020
35 years	.016
40 years	.013

\$

TOTAL AMOUNT YOU'LL NEED TO SAVE EACH YEAR

= \$



CREDIT SCORE
CHECKUP

8
CHAPTER EIGHT



CREDIT SCORE CHECKUP

It is important to review your credit report annually to check for errors, make corrections, and get an overall view of your credit picture. But before you can review it, you need to understand what the report contains and how to interpret your credit score.

***We suggest your score to be 700 or above.**

My score this year was _____.



9

CHAPTER NINE



THE IMPORTANCE OF A WILL, POWER OF ATTORNEY AND LIVING WILL



Remember, it is always helpful to seek legal advice when drawing up a will, naming a power of attorney or living will.

THE IMPORTANCE OF A WILL

To designate a person(s) responsible for carrying out your wishes, to designate guardians for your children and to designate property distribution.

THE IMPORTANCE OF A POWER OF ATTORNEY

A written instrument which authorizes one person to act as another's agent or attorney. The power of attorney may be for a specific reason or it may be general in nature. The terms of the written power of attorney may specify when it will expire. If not, the power of attorney usually expires when the person granting it dies.

THE IMPORTANCE OF A LIVING WILL

Also called a health care proxy, a living will is a written document that allows you to designate a representative to make your medical decisions if you become incapacitated due to accident or illness. Often, a living will identifies specific medical treatments you request (example: if you wish to have life support or not, if you wish to donate your organs).



10

CHAPTER TEN



YOUR WALLET REGISTER



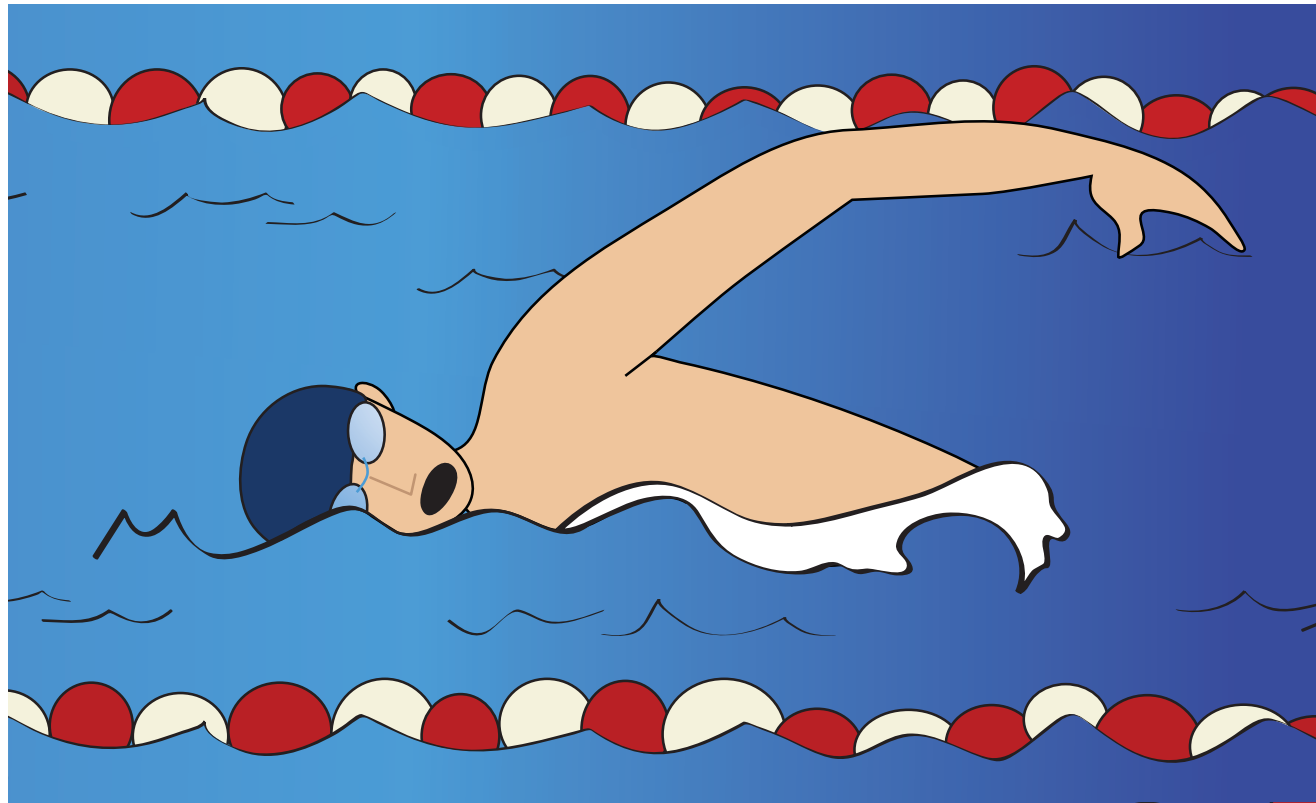
In case you would ever lose your purse or wallet, it's a good idea to record information on credit cards, department store and gas charge cards, and ATM and debit cards. Don't forget corporate credit cards.

Please keep this document safe; it contains very sensitive data.

Driver's license number _____

DMV phone number _____

CARD	ISSUER	CARD NUMBER	PHONE NUMBER
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____



YOUR PERSONAL
RECORD KEEPER

11

CHAPTER ELEVEN



PERSONAL RECORD KEEPER



Keeping track of your assets is important, particularly in a situation where something happens to you, and a spouse or family member needs to know where to find the information quickly.

Checking/Savings Accounts & Certificates of Deposit

Name of institution _____	Account # _____
Account type _____	Website _____
Physical address _____	Beneficiary or Joint Owner _____
Phone _____	Document location _____

Name of institution _____	Account # _____
Account type _____	Website _____
Physical address _____	Beneficiary or Joint Owner _____
Phone _____	Document location _____

Checking/Savings Accounts & Certificates of Deposit *(continued)*

Name of institution _____	Account # _____
Account type _____	Website _____
Physical address _____	Beneficiary or Joint Owner _____
Phone _____	Document location _____

Name of institution _____	Account # _____
Account type _____	Website _____
Physical address _____	Beneficiary or Joint Owner _____
Phone _____	Document location _____

Brokerage & Retirement Accounts

Name of institution _____	Account # _____
Account type _____	Website _____
Physical address _____	Beneficiary or Joint Owner _____
Phone _____	Document location _____

Name of institution _____	Account # _____
Account type _____	Website _____
Physical address _____	Beneficiary or Joint Owner _____
Phone _____	Document location _____

Brokerage & Retirement Accounts *(continued)*

Name of institution _____	Account # _____
Account type _____	Website _____
Physical address _____	Beneficiary or Joint Owner _____
Phone _____	Document location _____

Name of institution _____	Account # _____
Account type _____	Website _____
Physical address _____	Beneficiary or Joint Owner _____
Phone _____	Document location _____

Stock & Bonds (held personally)

Asset: _____	# of shares/bonds: _____
Document location: _____	Cusip #: _____
Asset: _____	# of shares/bonds: _____
Document location: _____	Cusip #: _____
Asset: _____	# of shares/bonds: _____
Document location: _____	Cusip #: _____

Insurance Policies

Insurer: _____ Policy #: _____
Policy type: Home Life Auto Umbrella Other _____ Website: _____
Physical address: _____ Contract value: _____
_____ Beneficiary: _____
Phone: _____ Document location: _____

Insurer: _____ Policy #: _____
Policy type: Home Life Auto Umbrella Other _____ Website: _____
Physical address: _____ Contract value: _____
_____ Beneficiary: _____
Phone: _____ Document location: _____

Insurer: _____ Policy #: _____
Policy type: Home Life Auto Umbrella Other _____ Website: _____
Physical address: _____ Contract value: _____
_____ Beneficiary: _____
Phone: _____ Document location: _____

Insurer: _____ Policy #: _____
Policy type: Home Life Auto Umbrella Other _____ Website: _____
Physical address: _____ Contract value: _____
_____ Beneficiary: _____
Phone: _____ Document location: _____

Insurance Policies *(continued)*

Insurer: _____	Policy #: _____
Policy type: Home Life Auto Umbrella Other _____	Website: _____
Physical address: _____ _____	Contract value: _____
Phone: _____	Beneficiary: _____
	Document location: _____

Insurer: _____	Policy #: _____
Policy type: Home Life Auto Umbrella Other _____	Website: _____
Physical address: _____ _____	Contract value: _____
Phone: _____	Beneficiary: _____
	Document location: _____

Safe-Deposit Box

Financial Institution: _____	Financial Institution address: _____
Box # _____	Location of box key: _____

Home Safe/Lockbox

Location: _____
Combination/location of keys: _____



YOUR PERSONAL
PROPERTY CHECKLIST

12

CHAPTER TWELVE

YOUR PERSONAL PROPERTY CHECKLIST

Property insurance protects your possessions such as clothes, furniture, electronics, appliances, sports equipment and computers. You probably don't think about it, but a lot of things can happen to your belongings, including fire, flood or theft. That is why it's important to keep a personal property checklist.

The following pages will help you inventory your personal property. If you own a camera, it's a good idea to take pictures of your belongings and store them in a safe place **OUTSIDE** of your home, along with this checklist. The pictures will come in handy if you ever need to make a claim.



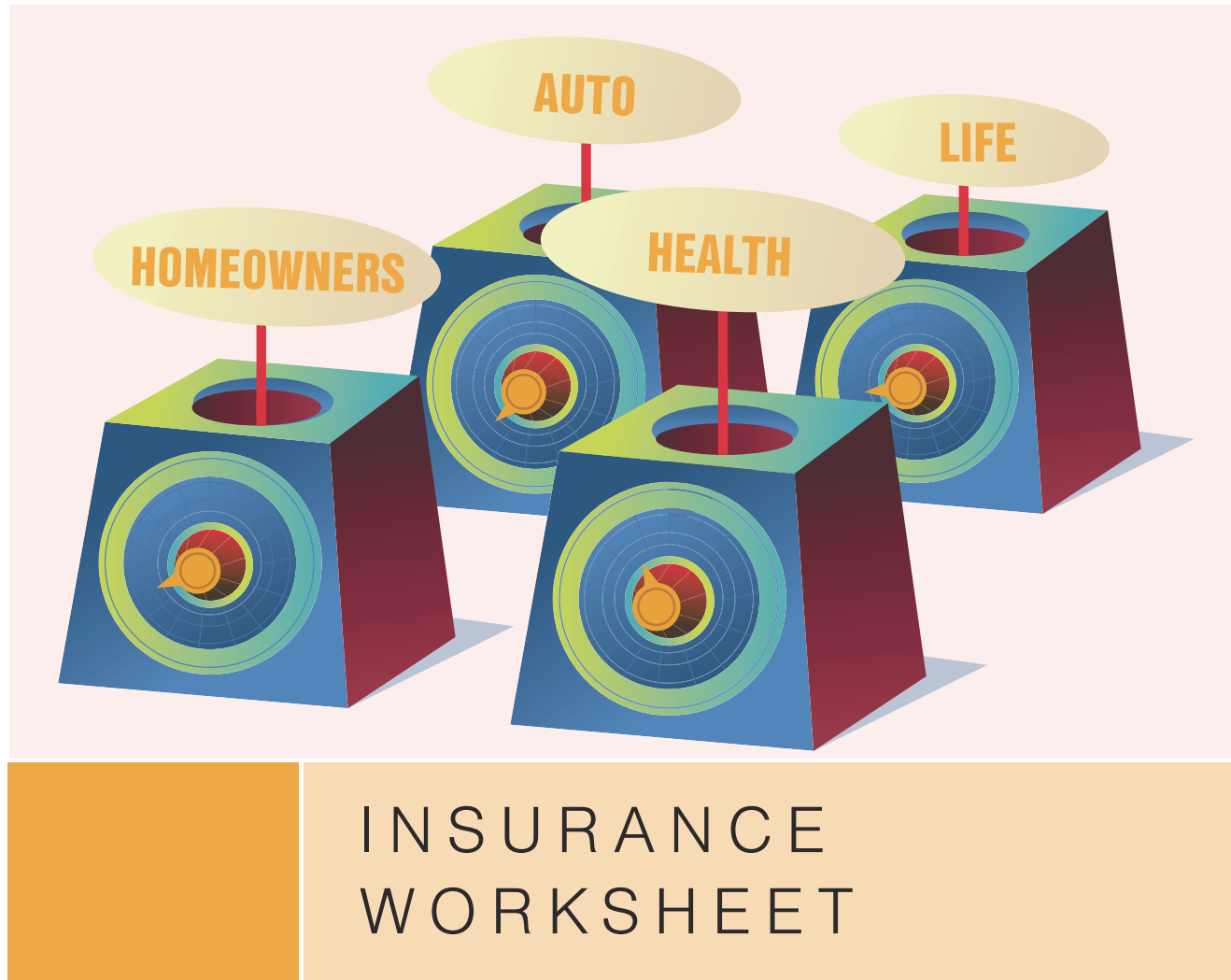
	Item	Model/Serial Number	Date of Purchase	Purchase Price	Receipt?
LIVING/FAMILY ROOM					
DINING ROOM					
KITCHEN					

	Item	Model/Serial Number	Date of Purchase	Purchase Price	Receipt?
UTILITY ROOM					
BEDROOM 1					
BEDROOM 2					



Item	Model/Serial Number	Date of Purchase	Purchase Price	Receipt?
BEDROOM 3				
OTHER ROOM				
GARAGE				

	Item	Model/Serial Number	Date of Purchase	Purchase Price	Receipt?
COLLECTIBLES					
ART/JEWELRY/ANTIQUES					



13

CHAPTER THIRTEEN



HAVE AN INSURANCE STRATEGY

Insurance provides protection. As simple as that sounds, many individuals spend little time considering all their insurance options to make sure they have the insurance they need at the most reasonable price.



CHECKLIST OF COST OF CURRENT INSURANCE

1

AUTO INSURANCE

Current	Bid
\$ _____	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____

2

HEALTH INSURANCE

Current	Bid
\$ _____	\$ _____
\$ _____	\$ _____

3

HOMEOWNERS INSURANCE

Current	Bid
\$ _____	\$ _____

4

LIFE INSURANCE

Current	Bid
\$ _____	\$ _____
\$ _____	\$ _____

5

DISABILITY INSURANCE

Current	Bid
\$ _____	\$ _____
\$ _____	\$ _____

6

LIABILITY INSURANCE

Current	Bid
\$ _____	\$ _____
\$ _____	\$ _____

7

LONG-TERM CARE INSURANCE

Current	Bid
\$ _____	\$ _____
\$ _____	\$ _____



14

CHAPTER FOURTEEN

{ FINANCIAL GOALS }

My current balance in my emergency savings account is \$ _____	My goal is to save \$ _____ by ____ / ____ / ____	We suggest 3-6 months of living expenses.
My net worth is <i>(found on page 27)</i> \$ _____	My net worth goal is \$ _____ by ____ / ____ / ____	
My debt to income ratio is <i>(found on page 29)</i> _____ %	My goal is to decrease my debt to income ratio to _____ % by ____ / ____ / ____	We suggest under 40%.
My current balance in my retirement account is <i>(found on page 31)</i> \$ _____	My goal is to save \$ _____ by ____ / ____ / ____	We suggest saving at least 10% each month.
My current credit score is <i>(found on page 33)</i> _____	My goal is to improve my credit score to _____ by ____ / ____ / ____	We suggest 700 or above
Current life insurance amount _____ times my annual salary	My goal is have _____ times my annual salary	
Interest Rate Checkup completed <i>(found on page 25)</i> <input type="checkbox"/> Yes <input type="checkbox"/> No		
Will completed? <i>(found on page 35)</i> <input type="checkbox"/> Yes <input type="checkbox"/> No		
Wallet Register completed? <i>(found on page 37)</i> <input type="checkbox"/> Yes <input type="checkbox"/> No		
Record Keeper completed? <i>(found on page 39)</i> <input type="checkbox"/> Yes <input type="checkbox"/> No		
Personal/Property Checklist completed <i>(found on page 46-49)</i> <input type="checkbox"/> Yes <input type="checkbox"/> No		
Insurance Worksheet completed <i>(found on page 51)</i> <input type="checkbox"/> Yes <input type="checkbox"/> No		

*Please store this in a safe place

{ NOTES }

{NOTES}

{ NOTES }

