PERSONAL FINANCIAL SNAPSHOT

Know your numbers before trying to improve them.

Avid Learner | Start Here

Snapshot date: ____ **Household:** ____

1. MONTHLY CASH FLOW

Use average monthly amounts.

Take home household income	$
Essential expenses	$
Other expenses	$
Monthly surplus or deficit	$

2. INCOME FOR RATE CALCULATIONS

Use gross income for percentage metrics.

Gross monthly household income	$
Gross annual household income	$

Use the same household income base for both rate calculations so the percentages stay comparable.

3. ASSETS

Enter current balances or reasonable estimates.

Cash and checking	$	Emergency savings	$
401(k), 403(b), TSP and similar	$	IRA accounts	$
Brokerage accounts	$	Invested HSA balance	$
Primary residence value	$	Business ownership value	$
Other assets	$		

TOTAL ASSETS $

4. DEBT OBLIGATIONS

See both the balance and the claim on monthly cash flow.

Debt type	Balance	Rate %	Min. payment	Remaining term

TOTAL DEBT $ **TOTAL REQUIRED MONTHLY DEBT PAYMENTS** $

5. EMERGENCY SAVINGS

Liquid emergency savings $ ____

Essential monthly expenses $ ____

Months of reserves ____ months

6. RETIREMENT SAVINGS RATE

Annual employee contributions $ ____

Annual employer contributions $ ____

Personal retirement savings rate ____ %

7. INVESTABLE ASSETS

Exclude your primary residence. Keep uncertain business value separate.

Workplace retirement accounts $ ____

Brokerage accounts $ ____

Cash earmarked for investing $ ____

IRAs $ ____

Invested HSA $ ____

Other investable assets $ ____

TOTAL INVESTABLE ASSETS $ ____

8. AVID LEARNER WEALTH BUILDING RATE

Count only new household income directed during the measurement period.

Employee retirement contributions $ ____

New long term or emergency savings $ ____

IRA and brokerage contributions $ ____

Extra debt principal above required payments $ ____

Total new income directed toward financial strength $ ____

Wealth Building Rate ____ %

Gross annual household income $ ____

DOUBLE COUNTING CHECK

Count each dollar only once. Moving $5,000 from savings to a brokerage account does not create another $5,000 of progress.
Transfers between accounts are not new contributions. Track employer retirement contributions separately.

9. YOUR STARTING POINT

Net Worth $ ____

Total Debt $ ____

Retirement Savings Rate ____ %

Wealth Building Rate ____ %

Monthly Surplus or Deficit $ ____

Emergency Savings ____ months

Investable Assets $ ____

The number that most needs my attention: ____

Over the next 90 days, I will focus on: ____