

Net Worth

Income Data:

	Self	Spouse	Joint
Salary			
Self-Employment			
Alimony			
Other Income			

Asset Data:

Asset	Date Acquired	Ownership	Current Fair Market Value	Encumbrances
Checking Account				
Savings Account				
Money Market Acct.				
Auto #1				
Auto #2				
Auto #3				
Personal Residence				
Other Real Estate				
Savings Bonds				
Stock				
Other Bonds				
Fixed-Income Securities				
Retirement Plan				
Royalties, Mineral Interest, Other Investments				
Business Interest				
Jewelry, Collections				
Other Personal				

Property				
Notes Receivable				

Liability Data:

Liability	Date Incurred	Original Amount	Current Balance	Maturity Date	Interest Rate
Consumer Credit					
Auto Loan					
Home Mortgage					
Personal Loan					
Business Loan					
Alimony/ Support					
Other Loans?					

Insurance Information

- Determine how much Life Insurance you need (Use online calculator)
- Determine how much Disability Insurance you need (Use online calculator)
- List all of your current policies and coverages:
 - Life
 - Health
 - Property
 - Auto

Life Insurance

	Self	Spouse	Child	Child
Type of Policy				
Policy Number				
Insurance Company Name				
Coverage Amount				
Premium				
Beneficiary				
Current Cash Value*				
Policy Loan*				

*Only for whole-life insurance type policies.

Health Insurance

	Self	Spouse	Child	Child
Type of Plan				
Policy Number				
Insurance Company Name				
Premium				
Co-Payment				
Deductible				
Primary Doctor				
OB/GYN Doctor				
Specialist				

Property Insurance

	Primary Residence	Other Real Estate
Insurance Company Name		
Policy Number		
Dwelling Coverage Amount (Personal Property for Renters)		
Renewal Date		
Premium		
Endorsements		

Auto Insurance

	Vehicle #1	Vehicle #2
Insurance Company Name		
Policy Number		
BI/PD Limits		
Renewal Date		
Primary Driver		
Secondary Driver		
Premium		
Endorsements		

Savings and Investments

- Determine your Risk Tolerance
- Is your portfolio diversified?

List the details of your retirement plans (IRA, Keogh, 401K, 403B, 457) and the value of any retirement savings:

Family Member (self or spouse)	Investment Type	Current Market Value	Expected Market Value (i.e. Military Pension)

Social Security? _____

Calculate (using [online calculators](#)) how much you will need and have available at retirement.

How will you close the gap? _____

Estate Planning

Another way to safeguard your family’s financial future is through estate planning. Generally, estate planning includes taking an inventory of your assets and making a will or establishing a trust, with an emphasis on minimizing taxes. Estate planning is very complex and subject to changing laws. You should discuss this with your JAG office.

Use the chart below to indicate the location of your estate planning documents.

	Self	Spouse
Will		
Primary Beneficiary		
Secondary Beneficiary		
Funeral Instructions		
Living Will		
Advanced Medical Directives		
Power of Attorney		
Trusts		

Goals

Now that you have determined your current financial situation, you need to develop goals. You should estimate how much they will cost and how you will save for them, broken down by: Short-Term (up to 2 years); Intermediate Term (2 to 10 years); Long-Term (over 10 years).

Goal #1:		
Time Frame	Anticipated Financial Commitment	Financial Source

Goal #2:		
Time Frame	Anticipated Financial Commitment	Financial Source

Goal #3:		
Time Frame	Anticipated Financial Commitment	Financial Source

Goal #4:		
Time Frame	Anticipated Financial Commitment	Financial Source

Goal #5:		
Time Frame	Anticipated Financial Commitment	Financial Source

Goal #6:		
Time Frame	Anticipated Financial Commitment	Financial Source

Goal #7:		
Time Frame	Anticipated Financial Commitment	Financial Source

Goal #8:		
Time Frame	Anticipated Financial Commitment	Financial Source

Goal #9:		
Time Frame	Anticipated Financial Commitment	Financial Source

Copy this sheet if you have more than nine significant goals.