

Personal Finances

Notebook Info

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Monthly Budget

Monthly Expenses	Budgeted	Actual	Due date	Paid date
Rent --OR--				
Mortgage				
Auto fuel				
Auto other (maint & registration)				
Cable TV				
Charity				
Clothing				
Day care				
Electronics				
Entertainment				
Gifts				
Groceries: Dining out				
Groceries: General				
Groceries: Lunches				
Household				
Insurance				
Medical				
Miscellaneous				
Savings				
School tuition				
Subscriptions & memberships				
Utilities: Garbage				
Utilities: Gas and electric				
Utilities: Telephone				
Utilities: Water				
Vacation				
Monthly expenses subtotals				

Monthly totals	Budgeted	Actual
Monthly expenses total	#VALUE!	
Monthly creditors total		
Other (temporary) expenses		
Monthly outgo total	#VALUE!	
Monthly gross income total		
Income #1 (net)		
Income #2 (net)		
Other net income		
Monthly net income total		
Positive or (negative) flow	#VALUE!	#VALUE!

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Your Debt Ratio			
Using Net Income	%	\$/Month	\$/Year
Enter preferred maximum debt ratio:		#VALUE!	#VALUE!
Here is your current debt ratio:	#VALUE!	#VALUE!	#VALUE!
Here is your safety margin:	#VALUE!	#VALUE!	#VALUE!
Using Gross Income	%	\$/Month	\$/Year
Enter preferred maximum debt ratio:			#VALUE!
Here is your current debt ratio:		#VALUE!	#VALUE!
Here is your safety margin:	#VALUE!	#VALUE!	#VALUE!

Net Worth

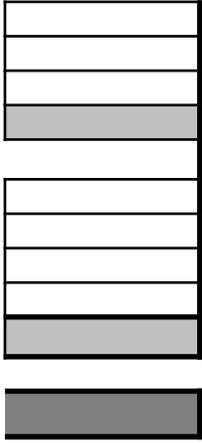
Assets (what you own)	
Cash	Amount
Cash on hand	
Certificates of deposit (CDs)	
Checking accounts	
Credit union accounts	
Life insurance (cash value)	
Money owed to you	
Money market accounts	
Savings accounts	
Other	
Subtotal	
Personal property (resale value)	
Art, antiques, other collectibles	
Boats	
Clothing	
Household furnishings	
Jewelry	
Motor vehicles	
Other	
Subtotal	
Real estate (appraised value)	
Homes	
Rentals	
Land	
Other	
Subtotal	
Investments	
Government securities	
Mutual funds	
Other investments	
Savings bonds	
Stocks	
Treasury bills	
Other	
Subtotal	
Retirement funds	
401(k) (vested portion)	
Benefits (vested)	
IRA/Keogh	

Liabilities (what you owe)	
Current bills	
Alimony	
Child support	
Credit cards and charge accts	
Insurance premiums	
Medical and dental (total due)	
Rent/mortgage payment	
Utilities	
Other	
Subtotal	
Taxes	
Federal	
State	
Local	
Estimated taxes	
Self-employment taxes	
Taxes on investments	
Other	
Subtotal	
Mortgages (total owed)	
Homes (including equity loans)	
Rentals	
Land	
Other	
Subtotal	
Loans (total owed)	
Auto 1	
Auto 2	
Bank loans	
Boat	
Credit cards and charge accts	
Education	
Other	
Subtotal	
Money you owe to individuals	

	Other company plans (vested)	
	Other	
	Subtotal	
Other assets		
	Equity in business	
	Partnership interests	
	Subtotal	
Total assets		

	Subtotal
Other liabilities	
	Subtotal
Total liabilities	

Net Worth	#VALUE!
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NBInfo

This notebook can help you assess your financial worth, balance your budget, keep track of your creditors, and reconcile your checkbook.

This template is part of a sample collection included with Quattro Pro for Windows 5.0. To upgrade to the complete "Running Your Business with Quattro Pro for Windows" package, see the OrderForm page in the PURCHSNG notebook, or call TitleWave Press Customer Service at 1-800-280-4201.

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Caveat

NOTICE

The information and formulas in these pages are as accurate and up-to-date as the author could make them. However, the information can change, and as well there are many variables that simply cannot be plugged into a formula. Please use the information you gain through these worksheets as guidelines only.

NetInfo

Fill in this worksheet to find out your net worth. (Your net worth is basically your assets minus your liabilities.) The information thus gained can give you a much better picture of your overall financial health at any given time. Such information can help you organize your finances to better reach your financial goals.

BudgetInfo

Using this worksheet, you can make a monthly budget for yourself. This worksheet uses information from the Creditors worksheet.

CreditInfo

This form provides a simple way to keep track of all your creditors' account numbers and addresses, as well as amounts due.

DebtRatioInfo

This worksheet calculates your debt ratio--that is, what percentage of your net income is dedicated to paying back money you owe. Since there are about as many ways to calculate debt ratio as there are creditors, use this only as a general guide. If you want to anticipate how a potential creditor might respond to you, and ask

them how they calculate debt ratio and alter this page accordingly.

ReconcileInfo

If you reconcile your checkbook monthly by hand, use this worksheet to do all the calculations for you.

Indexinfo

Click on the appropriate button in this section to either jump to the desired page or to get some information about it.

Printinfo

Click on the appropriate button in this section to print out the desired page.

lockedTitles1

When you move the mouse pointer above row 6, you get a "no" symbol (a circle with a slash through it). That's because those rows are locked. Locked titles stay in place even while you scroll through the spreadsheet. To unlock the titles, choose Windows from the main menu, then choose Locked Titles. In the dialog box that opens, choose Clear, then press OK.

If you want to lock the titles again, click cell B6, then choose Windows, Locked Titles from the menus. In the dialog box that opens, choose Horizontal, and press OK.

DebtRatioInfo1

This worksheet does the calculations for you after you've filled out the net and gross income portions of the Budget page and have entered all monthly credit payments in the Creditors page. You can try some "what ifs" by changing the ratio percentage in F5 and F10.

When evaluating your debt-to-income ratio, some prospective creditors use Net Income and some creditors use Gross Income.

Your preferred maximum debt (in terms of payments each month) is given as a percentage of your net income or gross income.

Most people will want debt ratio to stay below 20%. If you have a house, 25% to 33% or even 38% may not be too high.

Your safety margin is how many more percentage points (or dollars) you can go into debt before exceeding your preferred debt ratio. If it is a negative number (red), you are over your limit.



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