

PERSONAL MONEY MANAGEMENT WORKBOOK

George Beardmore
(800) 940-5009 EXT. 702
beardmoreservice@yahoo.com

Ryan Beardmore
(800) 940-5009 EXT. 701
beardmoreconsult@yahoo.com

Financial Educators

Personal Money Management Workbook

Instructions For Filling Out Your Spending Packet

Step One: General Information.

Tell us about yourself.

Step Two: How May We Help You?

Write down what you want to achieve by speaking with the financial educator.
Is there anything the educator should know about your financial situation?

Step Three: Net Worth Analysis.

List what you own and what you owe.

Step Four: Your Monthly Expenses

This information is necessary for us to assess your spending pattern.

Step Five: Your Periodic Expenses

Note expenses which occur infrequently or change every month.

Step Six: Your Financial Obligations

List your credit cards, car loans and other types of loans on this page.

Step Seven: Make An Appointment

Contact George or Ryan to schedule an appointment.

Your completed packet is important in helping us identify solutions. Please don't hesitate to call if you have any questions about what information to include.

Personal Money Management Workbook

Family Data

Date: _____

Phone: _____

Name: _____

Age: _____

Spouse: _____

Age: _____

Email: _____

Address: _____

List and prioritize your financial goals for the next 1-2 years:

1.

2.

3.

4.

5.

NET INCOME (TAKE HOME) \$ _____

Personal Money Management Workbook

What You Own (Assets)

Place current value in space provided

Quick Assets

Cash on hand:

Savings	\$ _____
Checking	\$ _____
Money Market	\$ _____
Mutual Funds	\$ _____
Stocks	\$ _____
Bonds	\$ _____
Life Insurance (Cash Value)	\$ _____

Restricted Assets

Certificate of Deposit	\$ _____
Maturity Date	_____
Retirement Accounts	
401K	\$ _____
IRA	\$ _____
OTHER _____	\$ _____
Current Value of Pension (if applicable)	\$ _____
Stock Options	\$ _____
Tax-Deferred Annuities	\$ _____

Slow Assets

Home	\$ _____
Other Real Estate	\$ _____
Business Equity	\$ _____
Total Assets	\$ _____

What You Owe (Liabilities)

Place the total balance owed in the space provided.

Certificate of Deposit \$ _____

Credit Card Debts \$ _____

Home Mortgage \$ _____

Home Equity Loan \$ _____

Auto Loans \$ _____

Student Loans \$ _____

Other Loans \$ _____

Total Liabilities \$ _____

Total Assets \$ _____

Minus Total Liabilities -\$ _____

Net Worth \$ _____

Personal Money Management Workbook

Basic Monthly Expenses

EXPENSE	DUE DATE	PAYMENT
HOUSING:		
Rent/Mortgage		
Condo Fee/Dues		
Storage Fee		
UTILITIES:		
Electricity		
Gas or Oil Heat		
Water		
Sewer		
Garbage		
Telephone		
Long Distance		
Cellular/Pager		
Internet		
Cable Television		
TRANSPORTATION:		
Gasoline		
Bus Fare		
Parking/Tolls/Etc.		
FOOD:		
Groceries		
Household Supplies		
Lunches (work/school)		
Snacks/Coffee		
INSURANCE:		
Auto		
Life		
Health		
Other		
HEALTH CARE:		
Prescription Medicines		
Doctor		
Dentist		
Counseling		
EDUCATION:		
Tuition		
Books and Fees		
Room and Board		
TOTAL		

EXPENSE	DUE DATE	PAYMENT
PET CARE:		
Food/Etc.		
Veterinarian		
DEPENDENT CARE:		
Day Care/Sitter		
Diapers		
Alimony		
Child Support		
Allowance		
CONTRIBUTIONS:		
Club/Union Dues		
Church/Synagogue		
Charity		
PERSONAL:		
Postage/Film		
Beauty/Barber		
Toiletries/Cosmetics		
Cigarettes/Tobacco		
Health Club		
Newspaper		
Dry Cleaning		
ENTERTAINMENT:		
Meals Out		
Movies/Plays		
Hobbies		
Sports		
Video Rentals		
FEES:		
Checking		
ATM		
SAVINGS:		
Savings Account		
IRA Contribution		
College Fund		
MISCELLANEOUS:		
TOTAL		

