## Balance Sheet

in the programme		Balance Sheet			
Name		$(x_1, \dots, x_n) = (x_1, \dots, x_n) + (x_1, \dots, x_n$	Date		
ASSETS			LIABILITIES		
LIQUID ASSETS			CURRENT LIABILITIES		
	•				
			entrative de la constant de la const		
Total Liquid Assets					
INVESTMENTS		-			
			Total Current Liabilities		
			LONG-TERM LIABILITIES		
Total Investments					
REAL PROPERTY					
Total Real Property					
PERSONAL PROPERTY					
		-	Total Long-Term Liabilities		
			TOTAL LIABILITIES		
			NET WORTH		
Total Personal Property					
TOTAL ASSETS			TOTAL LIABILITIES		

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NAME	YEAR ENDING	
	INCOME AND EXPENSE STATEMENT	
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INCOME		
	THE STATE OF THE S	
		<u> </u>
10000	TOTAL INCOME	
	TOTAL MODIIL	<u> </u>
EXPENSES		<u> </u>
EVLENGES	The second secon	
<u> </u>		
waste and the same		
TO THE SECOND		
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* ****		- <u></u>
		·····
	TOTAL EXPENSES	
	CASH SURPLUS OR DEFICITS	
**************************************		

Ratios	
Solvency Ratio	
Total Net Worth	
Total Assets	
Answer	
Liquidity Ratio	
Total Liquid Assets	
Total Current Debts	
Answer	
Savings Ratio	
Cash Surplus	
Income after Taxes	
Answer	
Debt Service Ratio	
Total Monthly Loan Payments	
Monthly gross income (before Tax)	
Answer	

# Budget

Name

Month

INCOME	BUDGET	ACTUAL	VARIANCE
			MONTHLY
Take-home pay		, , , , , , , , , , , , , , , , , , , ,	
Bonuses and commissions			
Pensions and annuities			
Investment income			
Other income			
	-		
Total Income			
EXPENSES			
Housing (Rent/Mortgage/repairs)			
Utilities (Phone/Electricity/gas/water)			
Food (home and away)			
Transportation			
Medical/Dental			
Clothing			
Insurance (life, auto, home)			
Taxes (property)			
Appliances, furniture			
Personal care			
Recreation and entertainment			
Savings and investments		· · · · · · · · · · · · · · · · · · ·	
Other expenses			
Fun money			
Total Francisco			
Total Expenses		<u></u>	
CACIL CURRI LIGIBETIAIT			
CASH SURPLUS/DEFICIT			V
ALIBRUTATOP ARTICULAR TO THE PROPERTY OF			
CUMULATIVE CASH SURPLUS/DEFICIT			

### Automobile Lease versus Purchase Analysis Worksheet

Name		Date
S. No.	Item Description	Amount
LEASE		
1	Intial Payment	
	a. Down Payment	
	b. Security Deposit	
. 2	Term of Lease and Loan (years)	
3	Term of Lease and Loan (months)	
	Monthly Lease payments	
	Total payments over term of Lease	
	Interest rate earned on savings	
	Opportunity cost of initial payment	
	Payment/refund	
9	Total Cost of Leasing	
PURCHASE		
10	Purchase price	
11	Down payment	
12	Sales tax rate (decimal)	
	Sales tax	
14	Montly loan payments	
	Total payments over term of loan	
	Opportunity cost of down payment	
	Estimated trade-in value of car	
18	Total Cost of Purchasing	

# Debt-Safety Ratio Calculations

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	Section.		

Date

Type of Loan	Lender	Monthly Payments
Auto and Personal Loans		
Education Loans		
Overdraft Protection		
Personal line of Credit		
Credit Cards		
-		
	-	
Home Equity Line		
TATAL BEANISH II NO PANERTAINS		
TOTAL MONTHLY PAYMENTS	-	
Monthly Take-Home Pay		
TOTAL TAKE-HOME PAY		

Debt-Safety Ratio	
No. T D-I-LO-C	
New Target Debt-Safety Ratio	
Current Take-Home Pay	
Maximum Monthly Debt Payments	
Current Monthly Payments	
New Target Debt-Safety Ratio	THE OF STATE ASSOCIATION
New Take-Home Pay Needed	