

Balance Sheet

Name _____

Date _____

ASSETS			LIABILITIES		
LIQUID ASSETS			CURRENT LIABILITIES		
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		

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 Expenses			
CASH SURPLUS/DEFICIT			
CUMULATIVE CASH SURPLUS/DEFICIT			

Automobile Lease versus Purchase Analysis Worksheet

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

Debt-Safety Ratio Calculations

Name

Date

Type of Loan	Lender	Monthly Payments
Auto and Personal Loans		
Education Loans		
Overdraft Protection		
Personal line of Credit		
Credit Cards		
Home Equity Line		
TOTAL MONTHLY PAYMENTS		
Monthly Take-Home Pay		
TOTAL TAKE-HOME PAY		

Debt-Safety Ratio	
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New Target Debt-Safety Ratio	
Current Take-Home Pay	
Maximum Monthly Debt Payments	
Current Monthly Payments	
New Target Debt-Safety Ratio	
New Take-Home Pay Needed	