

INSTRUCTION:

1. Fill only the cells with yellow shading. The sheet is not locked, so you can navigate. The data entered in the shaded cells are also the data that goes to other worksheets.
2. The unhighlighted cells are with formula. They are currently unlocked now. If you happen to enter data on those cells by mistake, please quickly "undo".
3. Start filling the yellow cells in the Statement of Net Worth.
4. Fill the worksheet on Financial Goals. Fill only the goal using the cell with yellow highlight.
5. Fill the Family Budget Sheet only on cells with yellow highlight. The values will automatically go to Financial Goals Worksheet and Statement of Net Worth.

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STATEMENT OF NET WORTH

Year 2021



	BEG.	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Cash Reserves Assets													
Cash on Hand/Bank	-	-	-	-	-	-	-	-	-	-	-	-	-
Emergency Fund Savings	-	-	-	-	-	-	-	-	-	-	-	-	-
Budget Savings	-	-	-	-	-	-	-	-	-	-	-	-	-
Education Savings	-	-	-	-	-	-	-	-	-	-	-	-	-
Assets Purchase Savings	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Savings	-	-	-	-	-	-	-	-	-	-	-	-	-
Jewelries	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Cash Reserves Assets	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity Assets													
Investment in Business	-	-	-	-	-	-	-	-	-	-	-	-	-
Share in Credit Union	-	-	-	-	-	-	-	-	-	-	-	-	-
Cash Value of Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-
Cash Value of Pensions plan (SSS)	-	-	-	-	-	-	-	-	-	-	-	-	-
Retirement Fund	-	-	-	-	-	-	-	-	-	-	-	-	-
others	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Equity Assets	-	-	-	-	-	-	-	-	-	-	-	-	-
Fixes Assets													
LAND	-	-	-	-	-	-	-	-	-	-	-	-	-
HOUSE	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	-
FURNITURE	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	-
VEHICLES	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Fixed Assets	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL ASSETS (WHAT I OWN)	-	-	-	-	-	-	-	-	-	-	-	-	-
LIABILITIES (What I Owe)													
Credit Union Loan	-	-	-	-	-	-	-	-	-	-	-	-	-
Housing Loan	-	-	-	-	-	-	-	-	-	-	-	-	-
Auto Loan	-	-	-	-	-	-	-	-	-	-	-	-	-
Student Loan	-	-	-	-	-	-	-	-	-	-	-	-	-
Credit from Stores	-	-	-	-	-	-	-	-	-	-	-	-	-
Credit Card Account	-	-	-	-	-	-	-	-	-	-	-	-	-

Others	-	-	-	-	-	-	-	-	-	-	-	-	-
Debt from relatives/friends	-	-	-	-	-	-	-	-	-	-	-	-	-
Utilities Payable	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL LIABILITIES	-	-	-	-	-	-	-	-	-	-	-	-	-
NET WORTH (ASSETS- LIABILITIES)- WHAT I OWN	-	-	-	-	-	-	-	-	-	-	-	-	-

FAMILY BUDGET

Year 2021



CASH AVAILABLE

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	YTD TOTAL	TREND
Monthly Cash, Beginning	-	-	-	-	-	-	-	-	-	-	-	-	-	-

CASH RECEIPTS

	Jan	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT2	NOV	DEC	YTD TOTAL
Income 1	-	-	-	-	-	-	-	-	-	-	-	-	-
Income 2	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Income interest	-	-	-	-	-	-	-	-	-	-	-	-	-
Drawings from Emergency Fund	-	-	-	-	-	-	-	-	-	-	-	-	-
Drawings from Budget Savigns	-	-	-	-	-	-	-	-	-	-	-	-	-
Drawings from Education Savings	-	-	-	-	-	-	-	-	-	-	-	-	-
Drawings from Assets Purchase	-	-	-	-	-	-	-	-	-	-	-	-	-
Drawings from Retirement Fund	-	-	-	-	-	-	-	-	-	-	-	-	-
Sold Jewelries	-	-	-	-	-	-	-	-	-	-	-	-	-
Credit Union Loan	-	-	-	-	-	-	-	-	-	-	-	-	-
Housing loan	-	-	-	-	-	-	-	-	-	-	-	-	-
Student Loan	-	-	-	-	-	-	-	-	-	-	-	-	-
Debt from relatives	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL INCOME	-	-	-	-	-	-	-	-	-	-	-	-	-

CASH DISBURSEMENTS

SAVINGS, INVESTMENTS & ASSETS PURCHASE

Emergecny Fund	-	-	-	-	-	-	-	-	-	-	-	-	-
Budget Savings	-	-	-	-	-	-	-	-	-	-	-	-	-
Assets Purchase Savings	-	-	-	-	-	-	-	-	-	-	-	-	-
Education Savings	-	-	-	-	-	-	-	-	-	-	-	-	-
Retirement Fund	-	-	-	-	-	-	-	-	-	-	-	-	-
Shares in Credit Union	-	-	-	-	-	-	-	-	-	-	-	-	-
Bought Jewelries	-	-	-	-	-	-	-	-	-	-	-	-	-
Business Investments	-	-	-	-	-	-	-	-	-	-	-	-	-
Land purchase	-	-	-	-	-	-	-	-	-	-	-	-	-
House Purchase/major renovation	-	-	-	-	-	-	-	-	-	-	-	-	-
Furniture	-	-	-	-	-	-	-	-	-	-	-	-	-
Auto purchase	-	-	-	-	-	-	-	-	-	-	-	-	-
Others Savings	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL SAVINGS	-	-	-	-	-	-	-	-	-	-	-	-	-

TOTAL SAVINGS	-	-	-	-	-	-	-	-	-	-	-	-	-	-
INCOME AFTER SAVINGS	-	-	-	-	-	-	-	-	-	-	-	-	-	-
DEBT SERVICE														
Credit Union Loan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Housing Loan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Auto Loan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Student Loan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Credit from Stores	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Credit Card Account	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Debt from relatives/friends	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Utilities Payable	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL DEBT SERVICE	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NET INCOME BEFORE EXPENSES	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EXPENSES	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	YTD TOTAL	
Grocery and food	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Home phone	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cell phone	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cable TV	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Internet	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Electricity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Water	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gas	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Entertainment	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tuition	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Family Support	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL EXPENSES	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NET CASH	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cash Ending Balance	-	-	-	-	-	-	-	-	-	-	-	-	-	-

50,000

TOTAL SAVINGS

-

-

-

-

-

-

-

-

-

-

-

-

-

184.9354839

000000FINANCIAL GOALS WORKSHEET

Goal 1: Build Emergency Fund Equivalent to 6 months of Monthly expenses and Payments

Emergency Fund (total of Debt Service and Monthly Expenses x 6 months)

50,000.00

(target is automatically calculated using data from the Family Budget, not required to input here)

Particulars	Monthly Savings	Withdrawal	Accummulated Fund	Remaining Goal
Beginning Balance			-	50,000
January	-	-	-	50,000
February	-	-	-	50,000
March	-	-	-	50,000
April	-	-	-	50,000
May	-	-	-	50,000
June	-	-	-	50,000
July	-	-	-	50,000
August	-	-	-	50,000
September	-	-	-	50,000
October	-	-	-	50,000
November	-	-	-	50,000
December	-	-	-	50,000

Goal 2: Build Savings for Annual Payments (Budget Savings)

Budget Savings for Annual Payments - Taxes, Insurance, Car registration

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Particulars	Monthly Savings	Withdrawal	Accummulated Fund	Remaining Goal
Beginning Balance			-	
January	-	-	-	-
February	-	-	-	-
March	-	-	-	-
April	-	-	-	-
May	-	-	-	-
June	-	-	-	-
July	-	-	-	-
August	-	-	-	-
September	-	-	-	-
October	-	-	-	-
November	-	-	-	-
December	-	-	-	-

000000FINANCIAL GOALS WORKSHEET

Goal 3: Build Education Fund

Goal (input in the yellow box the savings goal)

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Particulars	Monthly Savings	Withdrawal	Accummulated Fund	Remaining Goal
Beginning Balance			-	
January	-	-	-	-
February	-	-	-	-
March	-	-	-	-
April	-	-	-	-
May	-	-	-	-
June	-	-	-	-
July	-	-	-	-
August	-	-	-	-
September	-	-	-	-
October	-	-	-	-
November	-	-	-	-
December	-	-	-	-

Goal 4: Assets Purchase

Goal (input in the yellow box the savings goal)

-

Particulars	Monthly Savings	Withdrawal	Accummulated Fund	Remaining Goal
Beginning Balance			-	
January	-	-	-	-
February	-	-	-	-
March	-	-	-	-
April	-	-	-	-
May	-	-	-	-
June	-	-	-	-
July	-	-	-	-
August	-	-	-	-
September	-	-	-	-
October	-	-	-	-
November	-	-	-	-
December	-	-	-	-

000000FINANCIAL GOALS WORKSHEET

Goal 5: Build Retirement Fund

Goal (input in the yellow box the savings goal)

-

Particulars			Monthly Savings	Withdrawal	Accummulated Fund	Remaining Goal
Beginning Balance						-
January			-	-	-	-
February			-	-	-	-
March			-	-	-	-
April			-	-	-	-
May			-	-	-	-
June			-	-	-	-
July			-	-	-	-
August			-	-	-	-
September			-	-	-	-
October			-	-	-	-
November			-	-	-	-
December			-	-	-	-

000000FINANCIAL GOALS WORKSHEET

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