



My Finture Net Worth & Budget Worksheet

Disclaimer: While we hope you find this content useful, it is only intended to serve as a starting point. Your next step is to speak with a qualified, licensed professional, who can provide advice tailored to your individual circumstances. These resources are available at First United Bank & Trust. Nothing in these resources, should be construed as financial or legal advice.

Net Worth Calculator

Assets		
Bank accounts		
Cash on hand		
Electronics		
Vehicle		
Other		
<i>Total Assets</i>		
Liabilities		
Credit Cards		
Car Loans		
Home Loans		
Loans to relatives		
Other loans		
<i>Total Liabilities</i>		
Net Worth (Total assets - Total Liabilities)		



Monthly Budget Worksheet

Income*		
Jobs		
Gifts		
Allowance		
Other income		
	<i>Total income</i>	
Expenses*		
Needs (50% of income) _____		
Housing (rent, mortgage, property taxes)		
Transportation (car payment, gas, bus or train fares, parking fees)		
Insurance (homeowners, car, life, health, renters)		
Utilities (gas, water, electricity, phone, internet)		
Food		
Loan payments (credit cards, student loans, etc.)		
Health expenses (prescriptions, doctors visits, etc.)		
Other needs		
	<i>Total needs</i>	
Savings (20% of income) _____		
Wants (30% of income) _____		
Entertainment		
Travel		
Gym membership		
Clothes		
Furniture		
Monthly subscriptions (streaming, gaming, etc.)		
Eating out		
Other Wants		
	<i>Total Wants</i>	
	<i>Total Expenses (Needs + Savings + Wants)</i>	
Income – Expenses (are you over or under budget)		



**If annual amount, divide by 12 to get monthly amount*