

# PLAN TO SUCCEED



**ROCKPORT**  
WEALTH ADVISORS





**ASSETS**  
Short-term assets (cash equivalent or mature in less than six months)

Cash on hand	\$	<input type="text"/>
Checking account	\$	<input type="text"/>
Savings account	\$	<input type="text"/>
Other: <input type="text"/>	\$	<input type="text"/>
<input type="text"/>	\$	<input type="text"/>
<input type="text"/>	\$	<input type="text"/>
<b>A. Total short-term liquid assets</b>		

\$

**Invested assets (current market value)**

<b>Retirement accounts:</b>		
403(b)	\$	<input type="text"/>
401(k)	\$	<input type="text"/>
IRAs	\$	<input type="text"/>
TSP	\$	<input type="text"/>
<b>Spouse retirement accounts:</b>		
403(b)	\$	<input type="text"/>
401(k)	\$	<input type="text"/>
IRAs	\$	<input type="text"/>
TSP	\$	<input type="text"/>
Stocks	\$	<input type="text"/>
Bonds	\$	<input type="text"/>
Mutual Funds	\$	<input type="text"/>
Other <input type="text"/>	\$	<input type="text"/>
<b>B. Total invested assets</b>		

\$



Use assets (current market value)	
Home	\$ <input type="text"/>
Automobiles	\$ <input type="text"/>
Furnishings	\$ <input type="text"/>
Collectibles	\$ <input type="text"/>
Jewelry	\$ <input type="text"/>
Other: <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<b>C. Total use assets</b>	
<b>D. TOTAL ASSETS (A + B + C)</b>	

\$	<input type="text"/>
\$	<input type="text"/>

LIABILITIES Liabilities (short-term/long-term)	
Unpaid bills	\$ <input type="text"/>
Credit cards (balance)	\$ <input type="text"/>
Principal residence (mortgage)	\$ <input type="text"/>
Automobile loans	\$ <input type="text"/>
Education loans	\$ <input type="text"/>
Personal loans	\$ <input type="text"/>
Other: <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<b>E. TOTAL LIABILITIES</b>	

\$	<input type="text"/>
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Net worth calculation	
Total assets	\$ <input type="text"/>
Total liabilities (minus)	\$ <input type="text"/>
<b>NET WORTH (D-E)</b>	\$ <input type="text"/>

**Instructions**

Categorize the financial goals you want to achieve within one, five, and 10 years.

Short-Term Goals	Mid-Term Goals	Long-Term Goals
What do I want to achieve this year?	What do I want to achieve in the next five years?	What do I want to achieve 10 years from now?
1. Create an emergency fund 2. _____ 3. _____ 4. _____ 5. _____ 6. _____ 7. _____ 8. _____ 9. _____ 10. _____	1. Pay off high-interest credit card debt 2. _____ 3. _____ 4. _____ 5. _____ 6. _____ 7. _____ 8. _____ 9. _____ 10. _____	1. Save for a down payment on a house 2. _____ 3. _____ 4. _____ 5. _____ 6. _____ 7. _____ 8. _____ 9. _____ 10. _____



**Instructions**

Create a plan of action to accomplish your goals. Include the time frame, the total amount needed, and a specific plan of action to achieve each one.

Goal	Time Frame	Total Amount	Plan of Action
Emergency fund	Short-term	\$500	Contribute \$42/month for one year
Student loan	Mid-term	\$3,000	Allocate \$50 above the minimum payment for 36 months



Goal Action Plan

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Goal

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Goal

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Rule  
72

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4%  
Rule

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Stocks

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Bonds

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Cash

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DATE or MONTH

1. INCOME	BUDGET	ACTUAL
Gross Income 1		
Gross Income 2		
Social Security / Pension		
Interest / Dividends		

2. ADJUSTMENTS	BUDGET	ACTUAL
Tax Withholdings		
Other Paycheck Deductions		
Tithing		
Priority Savings		
<b>SUBTOTAL</b>		

**BUDGET REMAINING**

5. SMALL BILLS	BUDGET	ACTUAL
Utilities: Water/Sewer/Trash		
Utilities: Electric/Gas		
Utilities: Internet		
Utilities: Phone		
Utilities: Cable / Streaming		
Medical / Dental / Vision		
Magazine Subscription		
Life Insurance (term)		
Home/Rent Insurance		
<b>SUBTOTAL</b>		

**BUDGET REMAINING**

3. BIG BILLS	BUDGET	ACTUAL
Mortgage/Rent		
Health Insurance		
Car Insurance		
Property Tax		
Major Car Repairs		
Unexpected Medical Bills		
Home Repairs		
Appliance Replacement		
Unexpected Travel		
<b>SUBTOTAL</b>		

**BUDGET REMAINING**

6. DAILY LIVING	BUDGET	ACTUAL
<input type="checkbox"/> Groceries		
<input type="checkbox"/> Dining / Fun		
<input type="checkbox"/> Clothing		
<input type="checkbox"/> Supplies		
<input type="checkbox"/> Gas / Fares		
<input type="checkbox"/> Gifts		
<input type="checkbox"/> Medicine		
<input type="checkbox"/> Pet Care		
<input type="checkbox"/> Children		
<input type="checkbox"/> Miscellaneous		
Discretionary 1		
Discretionary 2		
<b>SUBTOTAL</b>		

**BUDGET REMAINING**

4. DEBT	BUDGET	ACTUAL
Car Payments		
Credit Card Payments		
Student Loans		
<b>SUBTOTAL</b>		

**BUDGET REMAINING**

7. SAVINGS	BUDGET	ACTUAL
Emergency Fund		
Debt Snowball		
Retirement Fund		
College Fund		
Car Replacement		
Vacation / Travel		
<b>SUBTOTAL</b>		

**FINAL BUDGET** (make it zero)