



Status 0 = Chronic 5 = OK 10 = Good

Mechanical pencil recommended!

A CONCEPT-COST EFFECTIVE HAPPINESS

1. FINANCIAL GOALS/STRATEGY-print financial goals & req'd money to accomplish-section B. STRATEGY-lower cost/learn new skills
2. LOWER COST/BUDGET-Track spending, "no" credit cards. See concepts for lowering costs tips, share costs, avoid expensive toys
3. MAXIMIZE INCOME by learning marketable skills. Check w/librarian for books on marketable skills. Pick one you relate to.
4. MAX INVESTMENT-Pay your self first, understand compound interest, resources, essential needs, dreams, talents, less consumption.
- 5 SHIFT TO BLISS your time/energy to develop your unique talents for a contribution beyond mere existence by prudent monthly investment.

B FINANCIAL GOALS your goals

Travel?	\$ required	Start
Early retirement ?	\$ required	Start
Passion business?	\$ required	Start
Financial independence?	\$ required	Start
Develop talents?	\$ required	Start
Increase Income	\$ required	Start

C BUDGET STEPS-Strategy-Pay your bliss/dreams/goals first after essential costs----- Average based on a \$20,000 Net Income Cost of Living--Monthly Yearly

NATIONAL AVERAGES- shelter (30%) \$600 + food +17% \$300 + Trans 17% \$300 + health insur 6% \$100 + phone 1.5% \$25 + misc5% \$200 Invest 50 = \$1600 \$20,000
 YOUR BANK STATEMENT-best source for COST OF LIVING figures below or multiply your yearly NET INCOME by indicated percentages.

1 COST --shelter + food + trans + health cost + phone dentist +Invest + Emergencies + misc. =		
2 ALTERNATE COST OF LIVING		
3 TOTAL NET INCOME		
4 TOTAL NET INCOME WORKING HALF TIME		
5 Subtract COST OF LIVING from TOTAL NET INCOME to determine whether you are living within your means		

D REQUIRED INVESTMENT BASE PER COST OF LIVING LEVEL TR=Total Return on investment Req'd Investment Base

- 1 FULL RETIREMENT REQUIRED INVESTMENT BASE: Divide "COST OF LIVING" by a conservative TR .05 (5%)
- 2 SEMI-RETIREMENT REQUIRED INVESTMENT BASE: Divide half of your yearly COST OF LIVING by .05 (5%) for working half-time

E NECESSARY MONTHLY SAVINGS FOR REQUIRED INVESTMENT BASE FOR 5-40 YEARS TO RETIREMENT Investment 12 month Your \$ Available poverty level=\$8660yr \$700/month/person

1. FULL RETIREMENT-Divide REQ'D INVESTMENT BASE for COST OF LIVING level by monthly time frames below for necessary monthly savings
 full retirement 60(5yrs) 120(10yrs) 180(15yrs) 280(20yrs) 300(25) 420(35) 480(40)

F CALCULATE YOUR EXIST'G INVESTMENT BASE & NET WORTH

	Date	Income	Indexes TR	TR	Balances	For Investment
LIQUID ASSETS						
1. Checking/savings						
2. CD's						
3. Money Markets						
4. Stock Funds						
5. Stocks						
6. Bonds						
7. Bond funds						
8. etc.						
9. Sub Total						
NON-LIQUID ASSETS						
10. Use Assets-Houses/etc. (Real Estate)						
11. etc.						
12. Sub Total Assets						
13 Total Liabilities (debt)-mortgage etc.-subtract from Sub-total Assets						
14. Sub Total after liabilities are paid						
15. Retirement Assets-IRAs/401k/annuities						
17. Average of all TR's (Total Return on Investment)						
18. TOTAL EXISTING INVESTMENT BASE						
19. Personal Possessions						
20. NETWORTH						
21 Subtract total exiting investment base (E18) from req'd investment base & continue w/F1 & F2 for necessary monthly savings						

G RISK TOLERANCE

Circle desired risk level: Hi Risk Tolerance = 20yrs or more until retirement Medium Risk = 10 yrs or more Low Risk Tolerance = 5yrs or less

H ACTION PLAN-suggested Your Goals Start Next Action Steps Use scratch paper for rough draft Commitment date

Prioritize/Goals				
Track spending				
Education/Awareness				
Financial Independence Strategy				

I PASSIONS=INCOME

Passion	Steps/Skills Req'd for \$
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