



CURRENT REALITY CHALLENGE

Worksheet 1: ASSETS AND LIABILITIES

Setting You Financially Free

Find (or estimate) the following details (on pay slips, statements, accounts etc) and write the amounts on this worksheet.

A. Income, including from investments	Wage 1	\$
	Wage 2	\$
	Other	\$
	Other	\$
Total income		\$0.00
B. Assets (Tangible)	Home market value	\$
	Investment property market value	\$
C. Investments	Superannuation	\$
	Life insurance	\$
	Shares	\$
	Other	\$
D. Savings	Account 1	\$
	Account 2	\$
E. Motor Vehicles/Boats etc (Depreciating Assets)	Contents	\$
	Vehicle 1	\$
	Vehicle 2	\$
	Boat	\$
	Bike	\$
	Other	\$
F. Other Depreciating Assets	Personal Effects	\$
	Business Tools	\$
	Other	\$
Total Assets		\$0.00
G. Liabilities (What you owe)	Home Loan (Institution)	\$
	Investment Loan (Institution)	\$
	Credit Cards (Institution(s) Type)	\$
	Other (Description)	\$
Total liabilities		\$0.00
H. Retirement Goals:	Yearly income \$ X 20 = \$0.00 Assets	Current Net Worth \$0.00

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Worksheet 2: SPENDING HABITS

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ITEMS	Amount	Freq'y	TOTAL	ITEMS	Amount	Freq'y	TOTAL
Fixed items "must pay"				Discretionary "choose to pay"			
Rent/mortgage		Mth		Alcohol		Mth	
Electricity (month?_____)		Mth		Animal & Pet Care		Mth	
Gas (month?_____)		Mth		Appliance purchases		Mth	
Water Rates (month?_____)		Mth		Charities		Mth	
Council Rates (month?_____)		Mth		Child Care		Mth	
Basic Telephone/mobile		Mth		Church		Mth	
Loans (credit cards etc)		Mth		Cigarettes		Mth	
Child Maintenance		Mth		Clothing		Mth	
Ambulance fund (month?_____)		Mth		Club fees		Mth	
House & Contents insurance(m?_____)		Mth		Dining/Take Away		Mth	
Life/Trauma (month?_____)		Mth		Education – adult		Mth	
Superannuation (month?_____)		Mth		Education- children (private)		Mth	
TOTAL FIXED EXPENSES			\$0.00	Entertainment/Recreation		Mth	
Variable items "must pay"				Fares/Transport		Mth	
Doctor, Dentist etc.		Mth		Gambling		Mth	
School fees, uniforms & books (month?_____)		Mth		Gifts (months?_____)		Mth	
Work & Union Fees		Mth		Health fund		Mth	
Petrol		Mth		Holidays		Mth	
Reg'n & Insurance –vehicle (m?_____)		Mth		Internet/computer/phone		Mth	
Repairs & Maintenance -vehicle		Mth		Newspapers/Magazines		Mth	
Repairs/Maintenance- home		Mth		Pocket money		Mth	
Income Protection (month?_____)		Mth		Rent		Mth	
Groceries		Mth		Sport		Mth	
Other		Mth		Other		Mth	
TOTAL VARIABLE EXPENSES			\$0.00	TOTAL DISCRETIONARY			\$0.00
List any other expenses here				TOTAL EXPENSES			\$0.00
				TOTAL INCOME			\$0.00
				LESS TOTAL EXPENSES			\$0.00
				SURPLUS (DEFICIT)			\$0.00

Let SK Systems help you leverage more hidden money. Email to admin@sksystems.com.au or Fax the 2 pages to 03 5962 5320 to be financially free.

We will call you to see how we can best serve you.

Name:

Phone:

