

# 21 Key Stats

## Know your money numbers

WORKSHEET

Complete on your own or with your financial professional.

Date: \_\_\_\_\_

1.

NET WORTH:

\$

TOTAL ASSETS:

\$

- TOTAL LIABILITIES:

\$

2.

CASH BALANCE:

\$

CHECKING ACCOUNT:

\$

+

SAVINGS ACCOUNT:

\$

+

LIQUID ASSETS:

\$

3.

INVESTABLE ASSETS:

\$

SAVINGS:

\$

+

INVESTMENTS

\$

-

CONSUMER DEBT:

\$

4.

ADJUSTED GROSS INCOME:

\$

TOTAL GROSS INCOME:

\$

- QUALIFIED ADJUSTMENTS:

\$

5.

TAX BRACKET:

%

TOP RATE FOR INCOME OF:

\$

To find current tax bracket tables, visit the IRS website and note rates for single and married filers.

6.

YOUR STATE'S ESTATE TAX:

\$

To find current rates and thresholds, search on your state's estate tax exemption. Federal estate taxes of 40% apply on assets of \$13.61 million or more for 2024.<sup>1</sup>

7.

YOUR EQUITY ALLOCATION:

\$

STOCKS:

\$

÷

TOTAL PORTFOLIO:

\$

8.

INFLATION RATE:

%

See the U.S. Bureau of Labor Statistics for Consumer Price Index (CPI) and Producer Price Index (PPI) rates, published monthly.

9.

REPLACEMENT RATIO:

%

POST-RETIREMENT INCOME:

\$

÷

PRE-RETIREMENT INCOME:

\$

10.

SAVINGS RATE FOR RETIREMENT:

%

Suggested 15% of your annual salary depending on your circumstances.

NOT FDIC/NCUA INSURED, MAY LOSE VALUE INCLUDING LOSS OF PRINCIPAL, NO BANK/CU GUARANTEE, NOT A DEPOSIT, NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY.

**11. WITHDRAWAL RATE:**  % *(Typically 3-4%)*

FIRST YEAR SPENDING: \$  + FIXED INCOME SOURCES: \$  = GAP: \$

*What % of portfolio needs to be withdrawn annually to fill the gap?*

**12. RELIANCE RATE:**  %

( EXPECTED SPENDING: \$  - NON-PORTFOLIO INCOME: \$  ) ÷ EXPECTED SPENDING: \$

**13. FIXED MONTHLY EXPENSES:** \$

Add up mortgage/rent payments, utilities, loan payments, housing, food, transportation, insurance premiums, and clothing.

**14. YEARLY HEALTH-CARE COSTS:** \$

FIXED PREMIUM PAYMENTS \$  + ROUTINE OUT-OF-POCKET COSTS: \$

**15. COST TO REBUILD YOUR HOME:** \$

SOURCE:  
 Agent  
 Contractor  
 Appraiser

Ask your property & casualty insurance agent, a contractor, or an independent appraiser.

**16. HOME EQUITY:** \$

CURRENT MARKET VALUE OF HOME \$  - MORTGAGE BALANCE: \$

**17. LIFE EXPECTANCY:** YOU:  YOUR PARTNER:

At ssa.gov, see "Life Expectancy Calculator."

**18. DEBT-TO-INCOME RATIO:**  %

TOTAL RECURRING MONTHLY DEBT: \$  ÷ GROSS MONTHLY INCOME: \$

**19. CREDIT CARD BALANCES & INTEREST RATES** \$  TOTAL OF BALANCES

CARD #1:	<input type="text"/>	INTEREST RATE: <input type="text"/> %	BALANCE: \$ <input type="text"/>
CARD #2:	<input type="text"/>	INTEREST RATE: <input type="text"/> %	BALANCE: \$ <input type="text"/>
CARD #3:	<input type="text"/>	INTEREST RATE: <input type="text"/> %	BALANCE: \$ <input type="text"/>
CARD #4:	<input type="text"/>	INTEREST RATE: <input type="text"/> %	BALANCE: \$ <input type="text"/>
CARD #5:	<input type="text"/>	INTEREST RATE: <input type="text"/> %	BALANCE: \$ <input type="text"/>

**20. FULL RETIREMENT AGE:** YOU:  YOUR PARTNER:

See Social Security website at ssa.gov, "Retirement Benefits" section, for details.

**21. FICO CREDIT SCORE:**  AS OF  (DATE)

Buy through myFICO.com, check if presented on a credit card or loan statement, or ask your financial institution (bank, credit union, credit card).

**Now that you're done, your money numbers reveal opportunity as well as risk.**

**Discuss them with your financial professional to take advantage of your options and develop financial solutions.**

*Brought to you by:*



<sup>1</sup> Bell, K., & Orem, T. (2024, January 30). Estate Tax: Definition, Tax Rates and Who Pays. NerdWallet. <https://www.nerdwallet.com/article/taxes/estate-tax>

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