

Financial Reality

I. Annual Breakeven

A. What my current quality of life costs _____

B. Am I earning enough to be at breakeven _____

II. What I need to add to improve my quality of life and the amount each item adds to my annual income need

Debt reduction _____

Savings for short-term goals _____

Charity _____

Cars _____

Home _____

Furniture _____

Vacation _____

College _____

Retirement _____

Weddings _____

All types of insurance to protect my future _____

Other _____

Desired quality of life cost in 3–5 years _____

Add Items I. and II.