Module 1: Know Your Financial Starting Point

Create a judgment-free snapshot of the five numbers that define where you are today.

NAME _____ DATE _____

1. Monthly money in and out

Monthly take-home income	
Other reliable monthly income	
Estimated monthly spending	
Monthly difference (income - spending)	

2. What you own

Cash and savings	
Investments and retirement	
Real estate	
Business equity or other assets	
Total assets	

3. What you owe

Credit cards	
Student, auto, or personal loans	
Mortgages or other debt	
Total debts	

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THE GOAL	Progress, not perfection
Use the best information you have today. You can refine your numbers as your life changes.	One clear next step is enough.

Turn the lesson into your next action

My estimated net worth (total assets - total debts) is:

One number I want to verify or refine is:

The first decision this snapshot helps me make is:

[ ] I completed the lesson, reviewed this worksheet, and chose my next action.

This worksheet is educational and does not replace personalized financial, investment, tax, or legal advice.