

**ACTIVITY.** Complete the worksheet below. Simply subtract your expense totals from your total income.

### MY MONEY FLOW WORKSHEET

My Money Flow Statement		How Much
Total Monthly Income		\$
Total Fixed Expenses	minus	\$
Total Discretionary Expenses	minus	\$
<b>TOTAL:</b>		\$

**ACTIVITY.** Please complete Exercise #3 below on your own. Your coach will help you if you are unable to complete the exercise.

#### EXERCISE #3

Instructions for calculating your Net Worth. (Having a calculator will be helpful.)

1. Return to the My Financial Snapshot Worksheet on page. Can you separate the assets from the liabilities?
2. Take a sheet of paper and draw a vertical line down the middle. On the left side of the line, list the asset amounts. On the right, list all the liability amounts.
3. Using a calculator, add the asset amounts and write the total at the bottom. Then do the same thing with the liabilities.
4. Subtract the total liabilities amount from the total assets amount. This is your Net Worth.