Genesis One

Client Lifestyle Profile System©

Worksheets

The Financial Truth®

Expense Tracker

* = % of income *** amounts from cash flow statement

Where?	On What?	How Much($)	Why?	Cash/Credit	Budget:Y/N	Need/Want

The Financial Truth ®

Expense Tracker

www.thefinancialtruth.com

* = % of income *** amounts from cash flow statement

Where?	On What?	How Much($)	Why?	Cash/Credit	Budget:Y/N	Need/Want

The Financial Truth® Cash Flow Calculator

	Monthly Amount
Gross Income	$0.00
Pre-tax Contributions	$0.00
Taxable Income	$0.00

TAXES/EMPLOYEE BENEFITS	
Federal	$0.00
Social Security	$0.00
Employee Benefits	$0.00
Total Taxes / Employee Benefits	$0.00
Taxable Income	$0.00
Total Taxes/Employee Benefits	$0.00
After Tax/Benefit Income	$0.00
(taxable income - total taxes /Employee benefits)	

CHARITABLE GIFTS (10%)*	
Religious Contributions	$0.00
Charitable Donations	$0.00
Gifts Family/Friends	$0.00
Total Charitable Gifts	$0.00

Savings/Investments (10%)*	
Emergency Savings	$0.00
Educational Fund	$0.00
Individual Retirement Account	$0.00
Investment Account	$0.00
Total Savings/Investments	$0.00

HOUSEHOLD EXPENSES (30%)*	
Rent/Mortgage	$
Utilities	+
Groceries	+
Lawn/Alarm	+
Furniture	+
Total Household Expenses	$0.00

RISK MANAGEMENT (5%)* Other than empl. benefits	
Health Insurance	$
Personal Life Insurance	+
Disability Insurance	+
Dental/Vision Insurance	+
Auto Insurance	+
Renter's Insurance	+
Doctor's Visits	+
Total Risk Management	$0.00

	Monthly Amount
DEPENDENT CARE EXPENSES (10%)*	
Children: Day Care, etc.	$0.00
Household Pet	$0.00
Total Dependent Care Expense	$0.00

TRANSPORTATION EXPENSES (12%)*	
Car Note	$0.00
Gas	$0.00
Repairs/Maintenance	$0.00
Parking/Tolls	$0.00
Inspection/Emission	$0.00
Total Transportation Expenses	$0.00

INSTALLMENT DEBT (10%)*	
Credit Cards	$
Loans	+
Total Installment Debt	$0.00

ENTERTAINMENT/TRAVEL (5%)*	
Dining Out	$
Movies	+
Social/Clubs	+
Music/CD	+
Travel/Vacation	+
Total Entertainment/Travel	$0.00

PERSONAL CARE (5%)*	
Laundry	$
Grooming	+
Clothing	+
Total Personal Care	$0.00

MISCELLANEOUS EXPENSES (3%)*	
Cell Phone/Pager	$
Cable	+
Professional Fees	+
Periodicals	+
Total Miscellaneous Expenses	$0.00

GRAND TOTAL MONTHLY EXPENDITURES	
Charity, Savings, Expenses	$0.00

After Tax/Benefit Income minus	$0.00
Grand Total Epenses	$0.00
Positve/ (Negative) Cash Flow	$0.00

The Financial Truth® Budget Planner

*=% of income *** amounts from cash flow statement

	PROJECTED MONTHLY INCOME	ACTUAL MONTHLY AMOUNT	DIFFERENCE
Gross Income	$0.00	$0.00	$0.00
Pre-tax contributions	$0.00	$0.00	$0.00
Taxable Income	$0.00	$0.00 $	$0.00
TAXES/EMPLOYEE BENEFITS			
Federal	$0.00	$0.00	$0.00
Socil Security	$0.00	$0.00	$0.00
Employee Benefits	$0.00	$0.00	$0.00
Total taxes/ employee benefits	$0.00	$0.00	$0.00
Taxable Income	$0.00	$0.00	$0.00
Total taxes/employee benefits	$0.00	$0.00	$0.00
After Tax/Benefit Income	$0.00	$0.00	$0.00
CHARITABLE GIFTS (10%)*			
Religious Contributions	$	$	$
Charitable Donations	+	+	+
Gifts Family/Friends	+	+	+
Total Charitable Gifts	=	=	=
SAVINGS/INVESTMENTS (10%)*			
Emergency Savings	$	$	$
Educational Fund	+	+	+
Individual Retirement Acct.	+	+	+
Investment Account	+	+	+
Total Savings/Investments	=	=	=
HOUSEHOLD EXPENSES (30%)*			
Rent/Mortgage	$	$	$
Utilities	+	+	+
Groceries	+	+	+
Lawn/Alarm	+	+	+
Furniture	+	+	+
Total Household Expenses	=	=	=
RISK MANAGEMENT (5%)*			
Health Insurance	$	$	$
Personal Life Insurance	+	+	+
Disability Insurance	+	+	+
Dental/Vision Insurance	+	+	+
Auto Insurance	+	+	+
Renter's Insurance	+	+	+
Doctor's Visits	+	+	+
Total Risk Management (other than benefits)	=	=	=

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Budget Planner (2)

*=% of income *** amounts from cash flow statement

	Projected Monthly Amount	Actual*** Monthly Amount	Difference
Dependent Care Expenses (10%)*			
Children: Day Care, Etc.	$	$	$
Household Pet	+	+	+
Total Dependent Care Expense	=	=	=
Transportation Expenses (12%)*			
Car Note	$	$	$
Gas	+	+	+
Repairs/Maintenance	+	+	+
Parking/ Tolls	+	+	+
Inspection/Emission	+	+	+
Total Transportation Expenses	=	=	=
Installment Debt(10%)*			
Credit Cards	$	$	$
Loans	+	+	+
Total Installment Debt	=	=	=
Entertainment/Travel (5%)*			
Dining Out	$	$	$
Movies	+	+	+
Social/Clubs	+	+	+
Music/CD	+	+	+
Travel/Vacation	+	+	+
Total Entertainment/Travel	=	=	=
Personal Care (5%)*			
Laundry	$	$	$
Grooming	+	+	+
Clothing	+	+	+
Total Personal Care	=	=	=
Miscellaneous Expenses (3%)*			
Cell Phone/Pager	$	$	$
Cable	+	+	+
Professional Fees	+	+	+
Periodicals	+	+	+
Total Miscellaneous Expenses	=	=	=
Grand Total			
Charity, Savings, Expenses	=	=	=

The Financial Truth®

Life Insurance Calculator

Liquidable Assets	Monetary Value
Savings/Checking	$0.00
Certificate of Deposit	
Money Market Acc.	
Retirement Accounts	
Stock	
Mutual Funds	
Other	
Subtotal Liquid Assets	$0.00

Current Life Insurance

Company	Death Benefit
	$0.00

Subtototal Life Insurance
$0.00

Cash Needs and Installment Debts	Amount Needed
Immediate Cash Account (burial expenses, medical expenses, court costs, etc.)	$0.00
Mortgage, Rent Payment Account (mortgage balances or monthly rent * 120 months)	$0.00
Child Care Accountant (living expenses, nanny, day care, wedding)	$0.00
Installment Debt Account (installment credit, unpaid loans outstanding bills)	$0.00
Education Account (college tuition, vocational school)	$0.00
Emergency Account (unbudgeted expenses=40% of income)	$0.00
Total Cash Needs and Installment Debt	$0.00
Minus	
Total assets & Present Life Insurance	$0.00
Total Life Insurance Needed	$0.00

THE FINANCIAL TRUTH®

NET WORTH CALCULATOR

ASSETS	MONETARY VALUE
CURRENT ASSETS (LIQUID)	
Checking Account	$
Savings Account	
Credit Union Account	
Money Market Account	
Certificate of Deposit	
Treasury Note	
U.S. Savings Bonds	
Sub-total Current Assets	$
LONG-TERM ASSETS	
Insurance (cash value)	
Annuities	
IRA, 401K, 403b	
Profit Sharing Plans	
Pension Fund	
Business Interest	
Sub-total Long-term Assets	$
PERSONAL PROPERTY	
Clothing, Furs, etc.	$
Automobiles	
Jewelry	
Furniture & Fixtures	
Other	
Sub-total Personal Property	$
INVESTMENTS	
Personal Residence	$
Rental Property	
Mutual Funds	
Stocks, Bonds, Commodities	
Fine Art	
Other	
Sub-total Investments	$
Total Assets	$

LIABILITIES	BALANCE DUE
CURRENT LIABILITIES	
Current Bills	
(due in 60 days or less)	
Sub-total Current Debt	$
REAL ESTATE	
Mortgage	
Rental Property	
Other Real Estate	
Sub-total Real Estate Debt	$
INSTALLMENT DEBT	
Automobile Loan	
School Loan	
Bank Loan	
Credit Cards	
Personal Loans	
Sub-total Installment Debt	$
Total Liabilities	$

Total Assets - Total Liabilities =

Personal Net Worth $

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Credit Card Inventory List

Creditor	Balance	Min Payment	Current Payment	APR	Due Date	Active/ Inactive

Wealth Builder Brain Teaser©

C	O	N	S	I	S	T	E	N	C	Y	P
N	T	N	E	M	R	E	W	O	P	M	E
O	G	E	N	E	R	A	T	I	O	N	R
I	S	K	C	O	T	S	K	T	Y	E	S
T	N	E	M	E	G	A	N	A	M	C	O
A	I	E	M	I	T	V	A	L	N	N	N
D	F	R	H	A	B	I	T	U	H	A	A
N	Y	T	I	U	N	N	A	M	T	R	L
U	W	M	U	P	P	G	H	U	L	U	I
O	B	O	N	D	S	S	U	C	A	S	T
F	O	P	A	T	I	E	N	C	E	N	Y
O	Z	B	U	D	G	E	T	A	W	I	B

ACCUMULATION
BUDGET
FOUNDATION
INSURANCE
PERSONALITY
STOCKS
ANNUITY
CONSISTENCY
GENERATION
MANAGEMENT
SAVINGS
TIME
BONDS
EMPOWERMENT
HABIT
PATIENCE
SPIRIT
WEALTH