

Financial Freedom Workbook

Reflecting on how we use our money helps us plan and achieve financial goals so we can live our best life.

Completing this work sheet will help you see the picture of how you use your money. Money is a tool, and this worksheet will help you reflect and incorporate changes to accomplish your financial dream.

Complete this form every 6 months to track your progress and accomplishments.



THE GOAL
ISN'T
MORE MONEY,
IT'S
FINANCIAL
FREEDOM.



Saving Money

1. How much money do I save on a weekly basis? \$_____

2. When I see something, I want to buy do I ask myself if I need it, or do I just "want" it?

3. What methods do I use to save money?

4. What other methods could I easily implement to help myself save more money?



Investing Money

1. What type of investments do I feel comfortable with?

2. How much risk do I feel comfortable with in my investments? Am I able to risk some of my money for a higher return? How much?

3. How can I invest more money? Do I have a financial advisor? When can I schedule some time to consult with an advisor about increasing my investments?





Building Wealth



Assets

Money in checking accounts	\$ _____
Money in savings accounts	\$ _____
Retirement plan funds	\$ _____
Trusts	\$ _____
Value of home	\$ _____
Value of other real estate	\$ _____
Value of other investments	\$ _____
Value of vehicles	\$ _____
Jewellery	\$ _____
Electronics (computers, entertainment)	\$ _____
Tools	\$ _____
Clothing	\$ _____
Art and Collectibles	\$ _____
Business Assets (tools & equipment)	\$ _____
Other	\$ _____
TOTAL	\$ _____



Building Wealth



Liabilities

Bank Loans	\$ _____
Car Loans	\$ _____
Credit Cards	\$ _____
Mortgage Loans	\$ _____
Student Loans	\$ _____
Other	\$ _____
Other	\$ _____
TOTAL	\$ _____

If your liabilities are greater than your assets, take action to increase your assets or reduce your liabilities today.

As your assets grow and your liabilities shrink, you are building wealth!





Getting Out of Debt



1. What is my highest debt?

2. Which of my loans charge the highest interest rate?

3. Credit Card Analysis:

Card	Balance	Interest Rate

4. Which card has the highest interest rate?

5. Can I stop using some of these credit cards altogether? Which ones?

6. How can I start accelerating the repayment of this debt?



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