SAMPLE · FICTIONAL FAMILY

Personal Financial Statement

Life Plan · Living by Design, Not Default

Mark & Lisa Bennett (Example)
As of October 1, 2026

CONSERVATIVE NET WORTH	EXTREMELY CONSERVATIVE	TOTAL ASSETS	TOTAL LIABILITIES	CASH & EQUIVALENTS
$338,050	**$236,950**	**$589,950**	**$251,900**	**$20,050**
Fair value of assets minus debts	After haircuts for a quick sale	+$11,000 vs. last quarter	–$3,500 vs. last quarter	3.1 months of expenses

DEBT-TO-ASSETS	NET WORTH · QTR	START OF YEAR	NET WORTH · YTD	ANNUAL EXPENSES	YEARS OF EXPENSES
42.7%	+$14,500	$318,000	+$20,050	$78,000	7.6

ASSET / ACCOUNT	INSTITUTION / CONTACT	ASSET CLASS	CURRENT 10/1/2026	LAST QUARTER 7/1/2026	CHANGE (+/–)	HAIRCUT	EXTREMELY CONSERVATIVE	% OF ASSETS
BANK ACCOUNTS & CASH *checking, savings, money market, CDs, cash on hand*								
Joint Checking	Hometown Community Bank	Cash & Equivalents	$4,200	$3,800	+$400	–	$4,200	0.7%
High-Yield Savings (Emergency Fund)	Online Bank	Cash & Equivalents	$14,500	$13,000	+$1,500	–	$14,500	2.5%
Kids' Savings Accounts (Emma & Noah)	Teachers Credit Union	Cash & Equivalents	$1,150	$1,000	+$150	–	$1,150	0.2%
Cash on Hand	Home	Cash & Equivalents	$200	$200	–	–	$200	0.0%
Total Bank Accounts & Cash			**$20,050**	**$18,000**	**+$2,050**		**$20,050**	**3.4%**
TIP List every account separately. Last four digits are enough to identify an account — never the full number.								
TAXABLE INVESTMENTS *brokerage accounts, stock plans, private business stakes*								
Joint Brokerage (Index Funds)	Discount Broker	Stocks & Funds	$12,400	$11,600	+$800	25%	$9,300	2.1%
Employee Stock Purchase Plan	Mark's employer	Stocks & Funds	$3,200	$2,700	+$500	25%	$2,400	0.5%
Series I Savings Bonds	TreasuryDirect	Bonds & Fixed Income	$2,000	$2,000	–	–	$2,000	0.3%
Coffee Shop Stake (5%)	Brother-in-law	Private Business	$7,500	$7,500	–	50%	$3,750	1.3%
Total Taxable Investments			**$25,100**	**$23,800**	**+$1,300**		**$17,450**	**4.3%**
TIP Notice the 50% haircut on the coffee-shop stake: a private business is hard to sell quickly.								
RETIREMENT & TAX-ADVANTAGED *401(k), 403(b), IRAs, Roth IRAs, 529s, insurance cash value*								
Mark 401(k)	Employer plan	Stocks & Funds	$86,000	$83,200	+$2,800	–	$86,000	14.6%
Lisa 403(b)	School district plan	Stocks & Funds	$41,500	$40,100	+$1,400	–	$41,500	7.0%
Mark Roth IRA	Discount Broker	Stocks & Funds	$12,800	$12,300	+$500	–	$12,800	2.2%
Lisa Roth IRA	Discount Broker	Stocks & Funds	$9,400	$9,000	+$400	–	$9,400	1.6%
529 Plan – Emma	State 529 plan	Education Savings (529)	$8,600	$8,100	+$500	–	$8,600	1.5%
529 Plan – Noah	State 529 plan	Education Savings (529)	$5,200	$4,800	+$400	–	$5,200	0.9%
Whole Life Policy – Cash Value	Insurance agent	Bonds & Fixed Income	$4,300	$4,150	+$150	–	$4,300	0.7%
Total Retirement Accounts			**$167,800**	**$161,650**	**+$6,150**		**$167,800**	**28.4%**
TIP Use your latest statement balance. The 529s are tagged “Education Savings” so they show as their own slice.								

ASSET / ACCOUNT	INSTITUTION / CONTACT	ASSET CLASS	CURRENT 10/1/2026	LAST QUARTER 7/1/2026	CHANGE (+/–)	HAIRCUT	EXTREMELY CONSERVATIVE	% OF ASSETS
REAL ESTATE *your home, second homes, rental and investment property*								
Our Home – 123 Maple Lane	Online estimate	Primary Home	$310,000	$307,000	+$3,000	25%	$232,500	52.5%
Family Lake Cabin (1/4 share)	Shared with siblings	Investment Real Estate	$30,000	$30,000	–	25%	$22,500	5.1%
Total Real Estate			**$340,000**	**$337,000**	**+$3,000**		**$255,000**	**57.6%**
TIP Use a recent appraisal or online estimate for your home. Record the mortgage below, not here.								
AUTOS, ART & OTHER ASSETS *vehicles, boats, art, jewelry, collectibles*								
2021 Honda Odyssey	Kelley Blue Book	Vehicles & Personal Property	$24,000	$25,000	–$1,000	20%	$19,200	4.1%
2016 Toyota Camry	Kelley Blue Book	Vehicles & Personal Property	$9,500	$10,000	–$500	20%	$7,600	1.6%
Jewelry & Collectibles	Appraisal 2024	Vehicles & Personal Property	$3,500	$3,500	–	50%	$1,750	0.6%
Total Autos & Other Assets			**$37,000**	**$38,500**	**–$1,500**		**$28,550**	**6.3%**
TIP Use a pricing guide for vehicles. Most cars lose value every quarter — that's normal.								
TOTAL ASSETS			**$589,950**	**$578,950**	**+$11,000**		**$488,850**	**100.0%**
MORTGAGES & LIABILITIES *balances owed, entered as positive numbers · rate & payoff date in the third column*								
Home Mortgage – 123 Maple Lane	Mortgage servicer	6.1%, paid off 2051	$215,000	$217,400	–$2,400		$215,000	
Auto Loan – Honda Odyssey	Credit union	4.9%, paid off 2028	$12,900	$14,000	–$1,100		$12,900	
Student Loans – Lisa	Federal loan servicer	5.5%	$21,400	$22,100	–$700		$21,400	
Credit Cards (combined)	Two cards	Paid in full monthly	$2,600	$1,900	+$700		$2,600	
TIP A falling balance is good news here — the green change means debt went down. Debts never get a haircut.								
TOTAL LIABILITIES			**$251,900**	**$255,400**	**–$3,500**		**$251,900**	
NET WORTH			**$338,050**	**$323,550**	**+$14,500**		**$236,950**	
			Conservative				*Extremely Conservative*	

For Reference — Not in Net Worth

Charitable funds you have already given away

FUND	SPONSOR	CURRENT	LAST QTR
Community Foundation Giving Account	Local community foundation	$1,200	$800

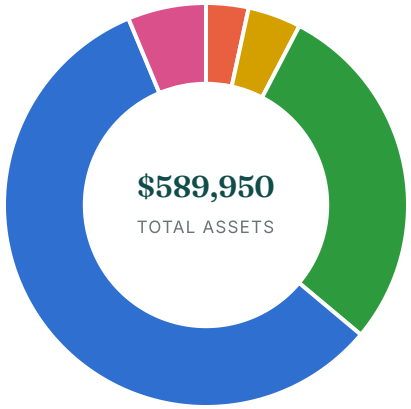
Life Insurance Protection

Death benefits protect the plan, but aren't spendable today

POLICY	TYPE · BENEFICIARY	BENEFIT
Mark – 20-Year Term Life	Term · Lisa	$750,000
Lisa – 20-Year Term Life	Term · Mark	$500,000
Mark – Whole Life	Whole life · Lisa	$50,000
Total coverage		**$1,300,000**

Allocation — Current

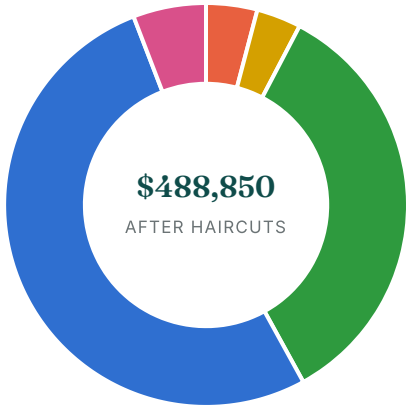
Conservative view: today's fair value by category



Bank Accounts & Cash	$20,050	3.4%
Taxable Investments	$25,100	4.3%
Retirement Accounts	$167,800	28.4%
Real Estate	$340,000	57.6%
Autos & Other Assets	$37,000	6.3%

Allocation — Extremely Conservative

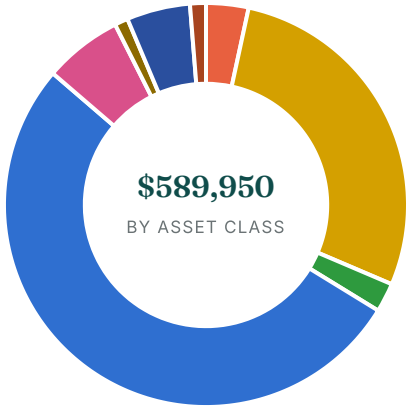
After haircuts: what you could count on in a quick sale



Bank Accounts & Cash	$20,050	4.1%
Taxable Investments	$17,450	3.6%
Retirement Accounts	$167,800	34.3%
Real Estate	$255,000	52.2%
Autos & Other Assets	$28,550	5.8%

Asset Class Overview

What your money is actually invested in, across every account



Cash & Equivalents	$20,050	3.4%
Stocks & Funds	$165,300	28.0%
Education Savings (529)	$13,800	2.3%
Primary Home	$310,000	52.5%
Vehicles & Personal Property	$37,000	6.3%
Bonds & Fixed Income	$6,300	1.1%
Investment Real Estate	$30,000	5.1%
Private Business	$7,500	1.3%

Income Your Assets Could Support

Investable assets exclude your home and vehicles: **$242,950**

SCENARIO	WITHDRAWAL RATE	ANNUAL INCOME	MONTHLY INCOME
Cautious	3.0%	$7,288	$607
Common guideline	4.0%	$9,718	$810
Optimistic	5.0%	$12,148	$1,012

Compare these figures with annual living expenses of $78,000. The gap shows how much work income, Social Security, or continued saving still needs to cover — a key input for your Life Plan's financial goals. The 4% guideline is a common starting point, not a guarantee.

2027 Financial Goals & Objectives

GOAL	TARGET DATE	STATUS
1. Hold a quarterly 'money date' to review this statement together	Quarterly	In Progress
2. Grow emergency fund to 6 months of expenses ($39,000)	Dec 2027	In Progress
3. Raise 401(k) contributions 2% to capture the full employer match	Jan 2027	Not Started
4. Pay off the Honda auto loan early	Jun 2028	In Progress
5. Pay credit cards in full every month — no carried balance	Ongoing	In Progress
6. Contribute $100/month to each child's 529 plan	Monthly	In Progress
7. Pay an extra $200/month toward Lisa's student loans	Dec 2027	Not Started
8. Give 5% of income to causes we care about	Dec 2027	In Progress
9. Update wills, guardianship, and beneficiaries	Mar 2027	Not Started
10. Walk Emma & Noah through a simple family financial statement	Summer 2027	Not Started

How the Bennetts Use This Statement

Once a quarter, Mark and Lisa update the balances, look at what changed, and check progress on each goal. Their emergency fund covers about 3.1 months of expenses, so goal #2 is to reach six. Their debt-to-assets ratio of 42.7% is mostly the mortgage, and it falls every quarter as they pay it down.

Your Turn

Download the blank Financial Statement template, fill in the yellow cells, and the totals, ratios, and charts update on their own. Write goals that are specific and dated, then review them alongside your statement each quarter.