



# *National*Bank

AND TRUST COMPANY

Welcome to the National Bank and Trust Interactive 5 Minute Financial Future Tool. We hope you'll find that this worksheet makes visualizing your current financial picture a breeze. Once completed, this worksheet will provide you with a simple snapshot of your day-to-day financial situation and assist you in making plans to create the financial future you deserve!

## 5 Minute Financial Future Tool

The best part of the National Bank and Trust 5 Minute Financial Future Tool and the accompanying review is that it's ABSOLUTELY FREE, even if you're not yet a National Bank and Trust Customer! So, come on, Let's Get Started!

## Page One: Assets

Here, you'll find easy to answer questions that help you identify all of your financial resources and will automatically calculate your total assets. Having a copy of your pay stub, bank statement and any other documents that show money that has been paid to you will make completing this page quick and easy.

## Page Two: Liabilities

This page helps you quickly list all your monthly expenses and automatically calculates your total expenditures (liabilities). Having copies of your most recent monthly bills and credit card statements is very helpful when completing this section.

After you have entered your total assets and liabilities, your current net worth will appear at the bottom of your worksheet. Net worth is simply the difference between your assets and your liabilities calculated by month.

## Page Three: Budgeting

The final page helps you increase your total net worth by identifying your spending needs and creating a budget that best fits your needs and the the needs of those you love.

## You've Earned A Complimentary Review!

Once you have completed the 5 Minute Financial Future worksheet, we encourage you to either print a copy for your records or simply save the file to your computer. Then, give your local National Bank and Trust branch manager a call and we'll be happy to sit down with you, review your worksheets and work with you to create a complete financial plan that helps you meet your current needs, plan and save for the future and protect what's most important to you.



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## CASH

On Hand	\$ _____
Checking Accounts	\$ _____
Savings Accounts	\$ _____
Money Markets	\$ _____
Other	\$ _____

## REAL ESTATE PROPERTY

Principal Residence	\$ _____
Second Residence	\$ _____
Land	\$ _____
Income Property	\$ _____
Other	\$ _____

## INVESTMENTS (Market Value)

Cash Value Life Insurance	\$ _____
Certificates of Deposit	\$ _____
T-Bills/Savings Bonds	\$ _____
Stocks	\$ _____
Bonds	\$ _____
Mutual Funds	\$ _____
Limited Partnerships	\$ _____
Annuities	\$ _____
IRA-Regular/Roth/Keogh	\$ _____
401(k). 403(b), 457 Plans	\$ _____
Pension Plan/Retirement	\$ _____
Other	\$ _____

## PERSONAL PROPERTY (Present Value)

Automobiles, Vehicles	\$ _____
Recreational Vehicles/Boat	\$ _____
Electronic Equipment	\$ _____
Home Furnishings	\$ _____
Home Entertainment Equip.	\$ _____
Appliances and Furniture	\$ _____
Collectibles/Antiques	\$ _____
Jewelry and Furs	\$ _____
Other	\$ _____

**TOTAL ASSETS: \$ \_\_\_\_\_**



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## MORTGAGES

Principal Residence	\$ _____
Second Residence	\$ _____
Land	\$ _____
Income Property	\$ _____
Other	\$ _____

## CURRENT DEBTS

Household	\$ _____
Medical	\$ _____
Credit Cards	\$ _____
Department Store Cards	\$ _____
Back Taxes	\$ _____
Legal	\$ _____
Child Support	\$ _____
Alimony	\$ _____
Other	\$ _____

## LOANS

Home Equity	\$ _____
Bank/Finance Company	\$ _____
Bank/Finance Company	\$ _____
Automobiles, Vehicles	\$ _____
Recreational Vehicle/Boat	\$ _____
Education/Student	\$ _____
Life Insurance	\$ _____
Personal (family/friends)	\$ _____
Retirement Accounts	\$ _____
Other	\$ _____

## PROTECTING YOUR NET WORTH

Life Insurance	\$ _____
Disability Insurance	\$ _____
Long-Term Care Insurance	\$ _____
Homeowner	\$ _____

**TOTAL LIABILITIES:** \$ \_\_\_\_\_

**CURRENT NET WORTH:** \$ \_\_\_\_\_

## INCOME

Gross pay, self \$ \_\_\_\_\_  
 Gross pay, spouse \$ \_\_\_\_\_  
 Savings account interest \$ \_\_\_\_\_  
 Interest from CDs \$ \_\_\_\_\_  
 Bond/fund interest \$ \_\_\_\_\_  
 Stock/fund dividends \$ \_\_\_\_\_  
 Alimony/child support \$ \_\_\_\_\_  
 Self employment income \$ \_\_\_\_\_  
 Other \$ \_\_\_\_\_

**TOTAL INCOME** \_\_\_\_\_

## VARIABLE EXPENSES

Food (at home) \$ \_\_\_\_\_  
 Food (away from home) \$ \_\_\_\_\_  
 Utilities \$ \_\_\_\_\_  
 Home maintenance \$ \_\_\_\_\_  
 Home improvements \$ \_\_\_\_\_  
 Clothing/personal care \$ \_\_\_\_\_  
 Medical/dental \$ \_\_\_\_\_  
 Credit card \$ \_\_\_\_\_  
 Gifts \$ \_\_\_\_\_  
 Child care \$ \_\_\_\_\_  
 Car maintenance \$ \_\_\_\_\_  
 Entertainment/Hobbies \$ \_\_\_\_\_  
 Tuition/education \$ \_\_\_\_\_

**TOTAL VARIABLE** \_\_\_\_\_

**NET CASH FLOW** \$ \_\_\_\_\_

## FIXED EXPENSES

Mortgage payment \$ \_\_\_\_\_  
 Rent payment \$ \_\_\_\_\_  
 Property taxes \$ \_\_\_\_\_  
 Homeowners/renters insurance \$ \_\_\_\_\_  
 Car payment \$ \_\_\_\_\_  
 Loan payment(s) \$ \_\_\_\_\_  
 Payroll taxes \$ \_\_\_\_\_  
 Alimony/child support \$ \_\_\_\_\_  
 Life insurance premiums \$ \_\_\_\_\_  
 Health insurance premiums \$ \_\_\_\_\_  
 Other \$ \_\_\_\_\_

**TOTAL FIXED** \_\_\_\_\_

## SAVINGS/INVESTMENTS

Employer 401(k) or other retirement plan \$ \_\_\_\_\_  
 Savings/emergency funds \$ \_\_\_\_\_  
 Investment purchases reinvestment \$ \_\_\_\_\_  
 Other \$ \_\_\_\_\_

**TOTAL SAVINGS/INVESTMENTS** \_\_\_\_\_