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1. Financial goals:

Financial goals			
№ goal	Name of the goal	Cost	Targeted time (when you plan to achieve it?)
№ 1	IOS Developer education	\$1000	4 months
№2	Vacation in Florida	\$2500	5 months
№3	Emergency Fund	\$6000	11 months

2. Liabilities and Assets:

Assets		Liabilities	
Name	Cost	Name	Cost
401(k) plan	\$45,000.00	Car	\$15.000
		House	\$130.000

3. Write down all your expenses and income:

for the last month

Expenses				Income		
Expenses categories		Fixed	Planned	Income categories	Fact	Plan
Fixed	Rent	\$900		Salary	\$1800	
	Car insurance	\$100		Entrepreneurship	\$300	
	Medical insurance	\$120		Stipend		
	mobile and internet	\$60				
	Tithe	\$210				
Variable	Gas	\$200				
	Food	\$350				
	Entertainment	\$150				
	Total:	\$2090 (99% - needs)		Total:	\$2100	

4. Write down all your expenses and income:

Plans for the future month - after 4 months of promotion at work

Expenses				Income		
Expenses categories		Fixed	Planned	Income categories	Fact	Plan
Fixed	Rent		\$900	Salary		\$2500
	Medical insurance		\$70	Entrepreneurship		\$300
	Car insurance		\$100			
	Mobile and internet		\$30			
	Tithe		\$280			
	Vacation		\$500 (during 5 months)			
	Emergency Fund		\$280 (during 6 months, since 7 months - \$780 during next 5 months)			
Variable	Gas		\$200			
	Food		\$340			
	Entertainment		\$100			
	Unplanned expenses					
	Total:		\$2800 (\$2020 - 72% - needs; \$780 - 28% - paying yourself	Total:		\$2800

5. Write down yearly expenses and income

Expenses			Income		
Expenses categories	Fact	PLan	Income categories	Fact	Plan
			Salary		
			Bonus		
			Holiday pay		
			Yearly bonus		
			Entrepreneurship		
			Dividends		
			Bonds		
			Others		
Total:					

6. Determine emergency fund

Monthly spending of \$2020

3 months of emergency fund - 6060 \$

6 months of emergency fund- 12120 \$

12 months of emergency fund - 24240 \$.

7. Revenue?

Income minus expenses (needed payments)= balance of \$780

8.Planning. Determine money allocation method:

John chose the Jar rule.

9.What is your strategy?

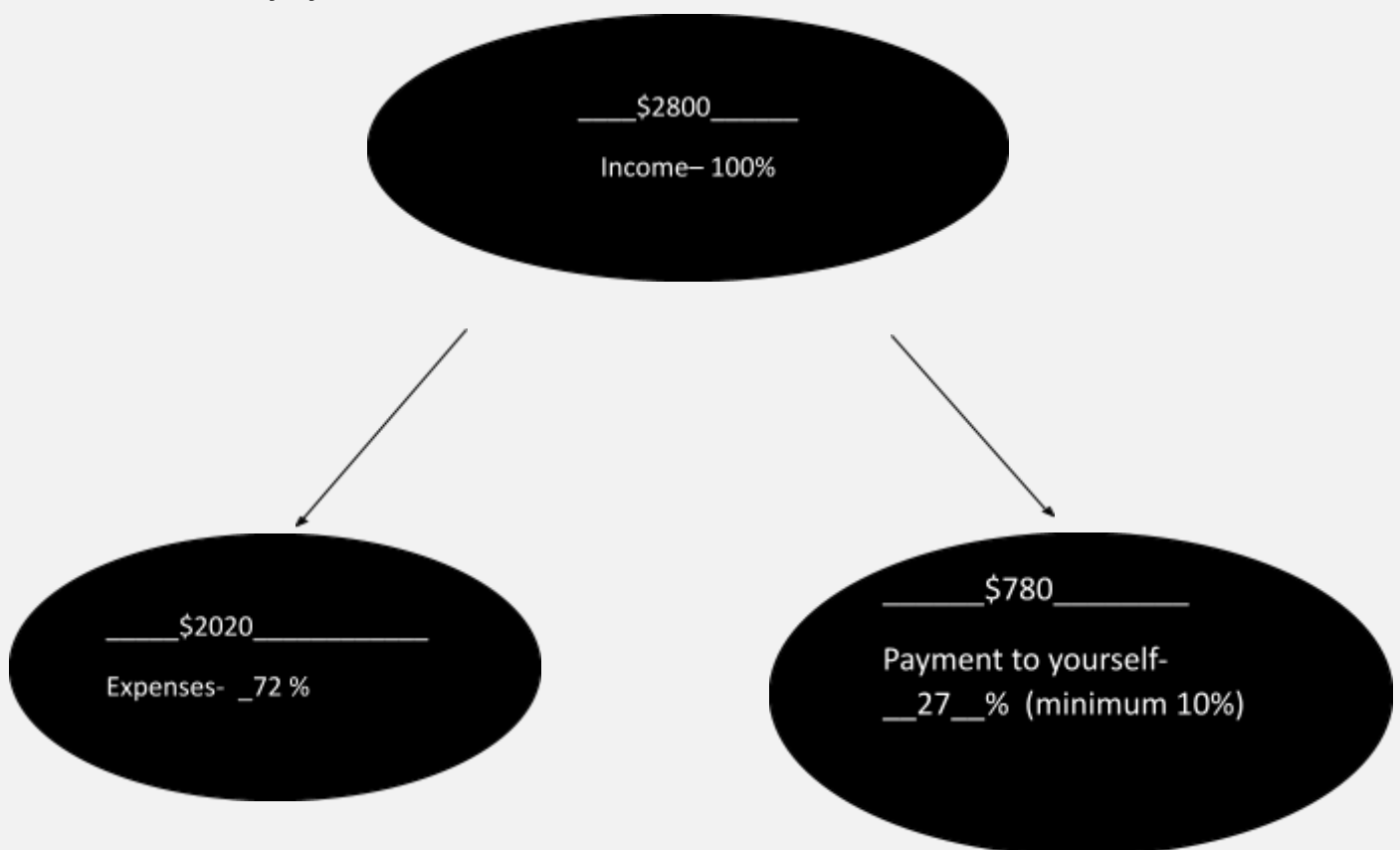
(write down your strategy)

! Jar - Necessities: 72% or \$2020

2 Jar - Financial freedom: 10% or \$280

3 Jar - Entertainment (Vacation): \$500 or 18%

10. Pay yourself



11. Determine currency and savings account.

(Don't need)

Currency Portfolio::

Your currency- ____%

Dollars - _____ %
Euro - _____ %
Other currency- _____ %

12. Determine strategy for achieving your financial goals.

Financial goal № 1 - (IOS developer education):

Start: September 2024 (with downpayment in august of \$200) Further monthly payment of \$200 for 4 months.

End: January 2025

Financial goal №2 - (Vacation)

Start: February 2025

Timeline: 5 months

End: June 2025

Action: Direct \$500 monthly into vacation account

Financial goal № 3 - (Emergency fund)

Start: February 2025

Timeline: 11 months

End: December 2025

Action: Direct \$280 every month till July 2025. Since August 2025 direct \$780 into Emergency fund account till December 2025

Plan B: In case you're laid off or terminated from your job.
(Don't need)

13. Where do you want to invest your money? (Don't need for now)

Name	% of income	amount of money
<u>Conservative</u>		
Deposit		
Bonds		
Gold or silver		
<u>Moderate</u>		
ETF		
Real estate		
<u>Aggressive</u>		
Business		
Shares		
Cryptocurrency		