



Code	Account Name	Balance	Debit	Credit	Balance
1000	Assets	1000			1000
1010	Current Assets	1010			1010
1011	Cash	1011			1011
1012	Accounts Receivable	1012			1012
1013	Inventory	1013			1013
1014	Prepaid Expenses	1014			1014
1020	Non-current Assets	1020			1020
1021	Property, Plant & Equipment	1021			1021
1022	Intangible Assets	1022			1022
1023	Investments	1023			1023
2000	Liabilities	2000			2000
2010	Current Liabilities	2010			2010
2011	Accounts Payable	2011			2011
2012	Short-Term Debt	2012			2012
2013	Accrued Liabilities	2013			2013
2020	Non-current Liabilities	2020			2020
2021	Long-Term Debt	2021			2021
2022	Deferred Tax Liabilities	2022			2022
3000	Equity	3000			3000
3010	Common Stock	3010			3010
3020	Retained Earnings	3020			3020
3030	Accumulated Other Comprehensive Income	3030			3030
4000	Income Statement	4000			4000
4010	Revenue	4010			4010
4020	Cost of Sales	4020			4020
4030	Gross Profit	4030			4030
4040	Operating Expenses	4040			4040
4050	Operating Income	4050			4050
4060	Interest Expense	4060			4060
4070	Income Before Tax	4070			4070
4080	Income Tax Expense	4080			4080
4090	Net Income	4090			4090
5000	Balance Sheet	5000			5000
5010	Assets	5010			5010
5020	Liabilities	5020			5020
5030	Equity	5030			5030
6000	Income Statement	6000			6000
6010	Revenue	6010			6010
6020	Cost of Sales	6020			6020
6030	Gross Profit	6030			6030
6040	Operating Expenses	6040			6040
6050	Operating Income	6050			6050
6060	Interest Expense	6060			6060
6070	Income Before Tax	6070			6070
6080	Income Tax Expense	6080			6080
6090	Net Income	6090			6090
7000	Balance Sheet	7000			7000
7010	Assets	7010			7010
7020	Liabilities	7020			7020
7030	Equity	7030			7030
8000	Income Statement	8000			8000
8010	Revenue	8010			8010
8020	Cost of Sales	8020			8020
8030	Gross Profit	8030			8030
8040	Operating Expenses	8040			8040
8050	Operating Income	8050			8050
8060	Interest Expense	8060			8060
8070	Income Before Tax	8070			8070
8080	Income Tax Expense	8080			8080
8090	Net Income	8090			8090
9000	Balance Sheet	9000			9000
9010	Assets	9010			9010
9020	Liabilities	9020			9020
9030	Equity	9030			9030

Item	Code	Unit	Price	Qty	Total	Notes
1. Material						
1.1. Steel reinforcement (kg)	101	kg	1.20	100	120.00	
1.2. Concrete (m³)	102	m³	150.00	10	1500.00	
1.3. Sand (m³)	103	m³	80.00	10	800.00	
1.4. Gravel (m³)	104	m³	100.00	10	1000.00	
2. Formwork						
2.1. Plywood (m²)	201	m²	10.00	100	1000.00	
2.2. Bracing (kg)	202	kg	5.00	100	500.00	
2.3. Screws (kg)	203	kg	2.00	100	200.00	
3. Labor						
3.1. Carpenter (hr)	301	hr	15.00	100	1500.00	
3.2. Mason (hr)	302	hr	10.00	100	1000.00	
3.3. Scaffolding (hr)	303	hr	8.00	100	800.00	
3.4. Safety (hr)	304	hr	5.00	100	500.00	
3.5. Transport (hr)	305	hr	3.00	100	300.00	
3.6. Insurance (hr)	306	hr	2.00	100	200.00	
3.7. Profit (hr)	307	hr	1.00	100	100.00	
3.8. Contingency (hr)	308	hr	1.00	100	100.00	
3.9. Total (hr)	309	hr	58.00	100	5800.00	
4. Summary						
4.1. Total Cost						
4.2. Total Revenue						
4.3. Profit						
4.4. Risk						
4.5. Sensitivity						
4.6. Scenario						
4.7. Conclusion						
4.8. Recommendation						
4.9. Final						

Score	Category
1-3	Fragile
4-6	Robust
7-9	Anti-Fragile

Suggestions	Ticker			COMPLETED	Company	Ticker	
Zoom Video	ZM				1 Tesla	TSLA	<a href="https://youtu.be/c-asAu1F9Ok">https://youtu.be/c-asAu1F9Ok</a>
GameStop	GME				2 CrowdStrike	CRWD	<a href="https://www.youtube.com/watch?v=LAOswF-q5fw">https://www.youtube.com/watch?v=LAOswF-q5fw</a>
Shopify	SHOP				3 AirBNB	ABNB	<a href="https://youtu.be/tP3G1JVUnr8">https://youtu.be/tP3G1JVUnr8</a>
AirBNB	ABNB				4 AMC	AMC	<a href="https://youtu.be/xh2fw-HSEXw">https://youtu.be/xh2fw-HSEXw</a>
The Trade Desk	TTD						
Lemonade	LMND						
Amazon	AMZN						
Bumble	BMBL						
Palantir	PLTR						
Walt Disney	DIS						
NVIDIA	NVDA						
Apple	AAPL						
Netflix	NFLX						
Fiverr	FVRR						
Facebook	FB						
Twilio	TWLO						
Okta	OKTA						
Activision Blizzard	ATVI						
Google	GOOG						
<a href="https://www.wix.com">Wix.com</a>	WIX						
HubSpot	HUBS						
Atlassian	TEAM						
Pinterest	PINS						
Autodesk	ADSK						
Microsoft	MSFT						
Berkshire Hathaway	BRK.B						
Visa	V						
Johnson & Johnson	JNJ						
Walmart	WMT						
Mastercard	MA						
Home Depot	HD						
PayPal	PYPL						
Adobe Systems	ADBE						
Intel	INTC						
<a href="https://www.salesforce.com">Salesforce.com</a>	CRM						
McDonalds	MCD						
ServiceNow	ETSY						
Skillz	SKLZ						
Starbucks	SBUX						
MercadoLibre	MELI						
Intuitive Surgical	ISRG						
Sea Limited	SE						
Novocure	NVCR						
Electronic Arts	ERTS						
BlackLine	BL						
Boston Beer	SAM						
GoodRx	DGDRX						
Unity Software	U						
Monster Beverage	MNST						

Ticker	Market cap		Complete	Ticker	Market cap	Link	Anti-Fragile Stocks
TDUP	\$88		Coinbase	COIN	\$54,717	<a href="https://youtu.be/OD7LdaxX8oE">https://youtu.be/OD7LdaxX8oE</a>	TSLA \$691,557
Sonos			UpStart	UPST	\$4,756	<a href="https://youtu.be/0R8v-0PjDBY">https://youtu.be/0R8v-0PjDBY</a>	FVRR \$790
Yeti			Coupang	CPNG	\$45,076	<a href="https://youtu.be/rxUiwW9y51s">https://youtu.be/rxUiwW9y51s</a>	ABNB
Costco			Spotify	SPOT	\$76,082	<a href="https://youtu.be/LjRoiSUxn4o">https://youtu.be/LjRoiSUxn4o</a>	EVO
Roku			AppHarvest	APPH	\$84	<a href="https://youtu.be/o5oH7yML4Vk">https://youtu.be/o5oH7yML4Vk</a>	PINS
Peloton			Palantir	PLTR	\$96,205	<a href="https://youtu.be/T-03X1pWezU">https://youtu.be/T-03X1pWezU</a>	CRWD
Purple							
Celcius							
Snowflake							
EVO	\$1,123	AGC / GRAB					
RKT	\$35,830	RTP / JOBY Aviation					
RNG	\$3,115	SFTW / Blacksky					
PCOR	#N/A						
FUTU	\$12,863						
TXG	\$1,860						
HZNP	#N/A						
APP	\$48,540						
XM	#N/A						
HOLX	\$18,946						
CLNK	#N/A						
QS	\$2,638						
FFIV	\$12,676						
AFRM	\$13,857						
LSPD	\$3,319						
LAZR	\$427						
RARE	\$5,185						
AZEK	\$6,385						
COMP	\$2,925						
ABCL	\$846						
NVTA	#N/A						
NXST	\$5,596						
VRM	\$16						
FIGS	\$1,117						
COUR	\$1,204						
CRCT	\$1,465						
DV	\$2,950						
CCIV	#N/A						
BEAM	\$1,949						
SLQT	\$341						
EXPI	\$1,960						
CERT	\$1,836						
SGFY	#N/A						
DOCN	\$3,988						
RPD	\$2,497						
TGNA	\$2,788						
CDLX	\$198		OZON				
JAMF	\$2,110						
SDC	#N/A						
CLOV	\$1,990						
DOC	\$15,832						
CVET	#N/A						
QFIN	\$5,181						
FSR	\$464,129						
GOCO	\$241						
MARA	\$5,560						
SPT	\$1,606						
YALA	\$672		SVMK				
FCEL	\$185						
SEER	\$119						
ACCD	\$282						
FUBO	\$537						
JMIA	\$601						
ROOT	\$602						
SI	\$3						
SVMK	#N/A						
VLDR	#N/A						
PUBM	\$758						
TDUP	\$88						
AXNX	\$3,591						
IRTC	\$1,958						
DNMR	#N/A						
PAR	\$2,210						
RPAY	\$735						
COHU	\$1,188						
SSP	\$247						



<b>Ticker</b>	<b>Date</b>	<b>Price</b>	<b>Shares</b>	<b>Trailing PE</b>	<b>Forward PE</b>	<b>Price / Sales</b>	<b>Dividend Yield</b>
MA	9/23/20	\$335.31	3	47	38	21.2	0.47%
SBUX	7/25/20	\$75.49	13	26.9	27.5	3.4	2.17%
TDD	7/29/20	424.4	1	164	222	29	0
ADSK	5/28/20	202.83	5	208	48	13.5	
ADSK	08/06/20	239.88	5	175	64	15.6	
ZM	6/5/20	202.5	5	1,280	175	74	
FB	6/6/20	230.77	4	31.9	32.15	9.1	
FB	6/18/20	235.88	4	31.3	31.7	8.9	

	Links to my best Tweet Storms	
/My Mission	My Mission:	<a href="https://twitter.com/BrianFeroldi/status/1337050556628656129?s=20">https://twitter.com/BrianFeroldi/status/1337050556628656129?s=20</a>
/Personal Finance	Financial Coaching steps	<a href="https://twitter.com/BrianFeroldi/status/1253290485743050754?s=20">https://twitter.com/BrianFeroldi/status/1253290485743050754?s=20</a>
/Personal Finance	My free spreadsheets to help you	<a href="https://twitter.com/BrianFeroldi/status/1333044127794163713?s=20">https://twitter.com/BrianFeroldi/status/1333044127794163713?s=20</a>
/Investing	Before you pick stocks	<a href="https://twitter.com/BrianFeroldi/status/1335002694713368608?s=20">https://twitter.com/BrianFeroldi/status/1335002694713368608?s=20</a>
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/Investing	How I screen an ETF for ideas	<a href="https://twitter.com/BrianFeroldi/status/1270682939010007044?s=20">https://twitter.com/BrianFeroldi/status/1270682939010007044?s=20</a>
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/Interview	Key takeaways from interview with @jonahlupton & @puru_saxena	<a href="https://twitter.com/BrianFeroldi/status/1364916769916395521?s=20">https://twitter.com/BrianFeroldi/status/1364916769916395521?s=20</a>
/Interview	All of my video interviews can be found on my YouTube channel	<a href="https://www.youtube.com/c/brianferoldiYT">youtube.com/c/brianferoldiYT</a>



/Great Quotes	Peter Lynch	<a href="https://twitter.com/BrianFeroldi/status/1351698213242335234?s=20">https://twitter.com/BrianFeroldi/status/1351698213242335234?s=20</a>
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/Great Quotes	Jeff Bezos	<a href="https://twitter.com/BrianFeroldi/status/1356955247860723712?s=20">https://twitter.com/BrianFeroldi/status/1356955247860723712?s=20</a>
/Twitter	Building a following	<a href="https://twitter.com/BrianFeroldi/status/1370393392862085122?s=20">https://twitter.com/BrianFeroldi/status/1370393392862085122?s=20</a>
/Twitter	Using DM's effectively	<a href="https://twitter.com/BrianFeroldi/status/1371445781954187264?s=20">https://twitter.com/BrianFeroldi/status/1371445781954187264?s=20</a>
/Kids	10 Tips for teaching kids about money	<a href="https://twitter.com/BrianFeroldi/status/1263411662670958605?s=20">https://twitter.com/BrianFeroldi/status/1263411662670958605?s=20</a>
/Kids	Teaching kids how to invest	<a href="https://twitter.com/BrianFeroldi/status/1271764918052814848?s=20">https://twitter.com/BrianFeroldi/status/1271764918052814848?s=20</a>
/Random		<a href="https://twitter.com/BrianFeroldi/status/1382368127263080449?s=20">https://twitter.com/BrianFeroldi/status/1382368127263080449?s=20</a>
/Random	Order of operations	
/Random	Best YouTube channels	<a href="https://twitter.com/BrianFeroldi/status/1325081638397759495?s=20">https://twitter.com/BrianFeroldi/status/1325081638397759495?s=20</a>
/Random	How to go to college cheap	<a href="https://twitter.com/BrianFeroldi/status/1267425374847336449?s=20">https://twitter.com/BrianFeroldi/status/1267425374847336449?s=20</a>
/Random	Home improvement projects	<a href="https://twitter.com/BrianFeroldi/status/1328672154301427712?s=20">https://twitter.com/BrianFeroldi/status/1328672154301427712?s=20</a>
/Random	Marcus Aurelius	<a href="https://twitter.com/BrianFeroldi/status/1350832025553543168?s=20">https://twitter.com/BrianFeroldi/status/1350832025553543168?s=20</a>
/Random	Funny stock market quoets	<a href="https://twitter.com/BrianFeroldi/status/1331698491903660032?s=20">https://twitter.com/BrianFeroldi/status/1331698491903660032?s=20</a>
/Random	Lennie	<a href="https://twitter.com/BrianFeroldi/status/1364215737003499528?s=20">https://twitter.com/BrianFeroldi/status/1364215737003499528?s=20</a>
/Random	David & Tom Gardner on the view	<a href="https://twitter.com/BrianFeroldi/status/1374710064867643392?s=20">https://twitter.com/BrianFeroldi/status/1374710064867643392?s=20</a>
/Links	Enjoying this thread? Connect with me	Twitter: <a href="https://twitter.com/BrianFeroldi">twitter.com/BrianFeroldi</a> Substack: <a href="https://brianferoldi.substack.com">brianferoldi.substack.com</a> YouTube: <a href="https://youtube.com/c/brianferoldiYT">youtube.com/c/brianferoldiYT</a> Instagram: <a href="https://instagram.com/long.term.mindset/">instagram.com/long.term.mindset/</a>



<b>1. Original Thesis busted</b>	<b>5. Culture Deterioration</b>
I misjudged the moat	Glassdoor ratings plunge
Outside forces matter more than I thought	Mass management exodus
Management is struggling to execute	Leadership transition isn't working out
A major legal ruling goes against the company	
The brand deteriorates	<b>6. Extreme valuation compared to opportunity</b>
The business is de-worsifying	Very high valuation and very high market cap compared to how big I think it can get
The company is being disrupted	
	<b>7. Too Large of a position for me</b>
<b>2. Accounting Irregularities</b>	15% for amazing, low risk business (\$MA / \$AMZN)
If I can't trust the numbers or management, sell and move on.	10% for amazing, high-risk business (\$TSLA)
<b>3. Mega acquisition I don't like</b>	<b>8. Lost interest</b>
Big acquisitions destroy value and distract management	No longer want to follow the company
Relative size of two companies is important. \$100 billion company acquiring a \$3 billion business is irrelevant. \$3 billion acquiring a \$2 billion is a big deal	
	<b>9. Company acquired</b>
<b>4. Thesis complete with no compelling second act</b>	If a company gets bought out and it has a high likelihood of going through, I sell.
Company successfully achieves the mission	
Organic revenue growth falls to below 5%	<b>10. I need the money for my personal life</b>
Profit growth falls below 10%	Major purchase on the horizon and I want to use stock gains
Too big to succeed	
Other opportunities I like more elsewhere	

Brian								Assumptions & rules
Stage	Stocks	Bonds	Cash	REITS	Commodities	Dividends / Interest	Income-producing Real Estate	
10+ year from drawdown	90% to 99%	0%	1% to 10%	1% - 10%	0%	Reinvest	0%	*Flexible lifestyle
5 - 10 years from drawdown	70% to 90%	1 year living expenses	1 year living expenses	1% - 10%	0%	Reinvest	0%	*Willing to work part-time as needed
<5 years to drawdown	70% to 90%	2 years living expenses	1 year living expenses	1% - 10%	0%	Reinvest	0%	*Assuming no social security
"Retirement"	70% to 90%	4 years living expenses	1 year living expenses	1% - 10%	0%	Spend	0%	*Willing to add bonds at higher interest rates
1-10 years after retirement	70% to 90%	4 years living expenses	1 year living expenses	1% - 10%	0%	Spend	0%	
10+ years after retirement	70% to 90%	4 years living expenses	1 year living expenses	1% - 10%	0%	Spend	0%	
Random person 1								\$
Stage	Stocks	Bonds	Cash	REITS	Commodities	Dividends	Income-producing Real Estate	
10+ year from drawdown	100%	0%	0%	0%	0%	Reinvest	0%	
5 - 10 years from drawdown	Everything - 1 year of living expenses 10 years from now	1 year of living expenses per year	0%	0%	0%	Reinvest	0%	
>5 years to drawdown	Everything - 1 year of living expenses 10 years from now	5+ years of living expenses	0%	0%	0%	Reinvest	0%	
"Retirement"	Everything - 1 year of living expenses 10 years from now	10 years of living expenses	0%	0%	0%	Spend	0%	
1-10 years after retirement	Everything - 1 year of living expenses 10 years from now	10 years of living expenses	0%	0%	0%	Spend	0%	
10+ years after retirement	Everything - 1 year of living expenses 10 years from now	10 years of living expenses	0%	0%	0%	Spend	0%	
Random person 2								
Stage	Stocks	Bonds	Cash	REITS	Commodities	Dividends	Income-producing Real Estate	
10+ year from drawdown	75%	0%	25%	0%	0%	Reinvest	0%	*assuming \$0 social security
5 - 10 years from drawdown	75%	0%	25%	0%	0%	Reinvest	0%	*Reduce cash available for equities and use it in living cash
>5 years to drawdown	75%	0%	25%	0%	0%	Reinvest	0%	*Ladder w/ CDs in 5-year increments / *Live off of dividends
"Retirement"	75%	0%	25%	0%	0%	Spend	0%	*Ideally, dividends pay annual salary
1-10 years after retirement	75%	0%	25%	0%	0%	Spend	0%	
10+ years after retirement	75%	0%	25%	0%	0%	Spend	0%	

Data	<a href="http://www.stockrows.com">www.stockrows.com</a>					
	<a href="https://www.cmlviz.com/">https://www.cmlviz.com/</a>					
	<a href="https://www.marketscreener.com/">https://www.marketscreener.com/</a>					
	<a href="http://www.wallmine.com">www.wallmine.com</a>					
	<a href="http://www.docoh.com">www.docoh.com</a>					
Checklists:						
	<a href="https://www.valuewalk.com/wp-content/uploads/2015/12/investment_principles_and_checklists_ordway_2.pdf">https://www.valuewalk.com/wp-content/uploads/2015/12/investment_principles_and_checklists_ordway_2.pdf</a>					
Screener:	<a href="http://Finviz.com">Finviz.com</a>					
	<a href="https://www.zacks.com/screening/stock-screener">https://www.zacks.com/screening/stock-screener</a>					
Portfolio Tools	<a href="https://www.portfoliovisualizer.com/">https://www.portfoliovisualizer.com/</a>					
Macro Trends	<a href="https://www.macrotrends.net/">https://www.macrotrends.net/</a>					
Guru Focus	<a href="https://www.gurufocus.com/">https://www.gurufocus.com/</a>					
CAPS!	<a href="https://caps.fool.com/Index.aspx">https://caps.fool.com/Index.aspx</a>					
Last 100 IPOs:	<a href="https://www.iposcoop.com/last-100-ipos/">https://www.iposcoop.com/last-100-ipos/</a>					
Books:	<a href="https://www.valueplays.net/wp-content/uploads/Margin.of.Safety.by.Seth.Klarman.1991.FullScan.pdf">https://www.valueplays.net/wp-content/uploads/Margin.of.Safety.by.Seth.Klarman.1991.FullScan.pdf</a>					
Returns Calculator:	<a href="https://dqydj.com/calculators/#Investment_Calculators">https://dqydj.com/calculators/#Investment_Calculators</a>					
Dividends/DRIP:	<a href="https://www.dripinvesting.org/Tools/Tools.asp">https://www.dripinvesting.org/Tools/Tools.asp</a>					
Insiders activity:	<a href="http://openinsider.com/">http://openinsider.com/</a>					
Tracking Famous Inv	<a href="http://whalewisdom.com">whalewisdom.com</a>					
	<a href="https://cheaperthanguru.com/">https://cheaperthanguru.com/</a>					
	<a href="http://gurufocus.com">gurufocus.com</a>					
Books:						
Margin of Safety:	<a href="https://www.valueplays.net/wp-content/uploads/Margin.of.Safety.by.Seth.Klarman.1991.FullScan.pdf">https://www.valueplays.net/wp-content/uploads/Margin.of.Safety.by.Seth.Klarman.1991.FullScan.pdf</a>					

# Profile

**Names:**

**Date:**

**Name:**

**Name:**

**Email:**

**Email:**

**Cell:**

**Cell:**

Favorite things to buy	1 2 3	Favorite things to buy	1 2 3
Favorite way to celebrate	1 2 3	Favorite way to celebrate	1 2 3
Why is money important to you?	1 2 3	Why is money important to you?	1 2 3
Biggest financial worry	1 2 3	Biggest financial worry	1 2 3
Money story growing up	1 2 3	Money story growing up	1 2 3
Long term career goals	1 2 3	Long term career goals	1 2 3
Big expenses coming up	1 2 3	Big expenses coming up	1 2 3

- 1. Convenience
- 2. Travel
- 3. Health / fitness
- 4. Experiences
- 5. Freedom
- 6. Relationships
- 7. Generosity
- 8. Luxury
- 9. Social status
- 10. Self-improvement

# Meeting Checklist

**Names:**

**Date:**

10/19/2024

		10/19/2024	11/18/2024	12/18/2024	1/18/2025	2/18/2025	3/21/2025
Financials	Expense Tracking? (Mint, Personal Cap)	No	No	No	No	No	No
	Income statement?	No	No	No	No	No	No
	Net worth statement?	No	No	No	No	No	No
	Emergency fund?	No	No	No	No	No	No
	Retirement Accounts?	No	No	No	No	No	No
	Benefits review?	No	No	No	No	No	No
	Tax advantaged health account?	No	No	No	No	No	No
	Know your annual savings rate?	No	No	No	No	No	No
	Debt under control?	No	No	No	No	No	No
Real estate?	No	No	No	No	No	No	
Building Wealth	401(k) #1	No	No	No	No	No	No
	401(k) #2	No	No	No	No	No	No
	IRA #1	No	No	No	No	No	No
	IRA #2	No	No	No	No	No	No
	529?	No	No	No	No	No	No
	Brokerage account?	No	No	No	No	No	No
	Investing plan?	No	No	No	No	No	No
Safety	Will, living will, POA, HIPAA, estate plan?	No	No	No	No	No	No
	Life insurance?	No	No	No	No	No	No
	Disability insurance?	No	No	No	No	No	No
	Identity protection?	No	No	No	No	No	No
	Umbrella policy?	No	No	No	No	No	No
	Health Insurance?	No	No	No	No	No	No
	Homeowners insurance?	No	No	No	No	No	No
	Car Insurance?	No	No	No	No	No	No
	Business insurance?	No	No	No	No	No	No
Business succession plan?	No	No	No	No	No	No	
Credit monitoring? (Credit Karma)	No	No	No	No	No	No	
Questions	What do you love to spend money on?	No	No	No	No	No	No
	What's your favorite way to celebrate?	No	No	No	No	No	No
	Why is money important to you?	No	No	No	No	No	No
	Money story growing up?	No	No	No	No	No	No
	Biggest financial worry?	No	No	No	No	No	No
	Short and long-term career/money plan?	No	No	No	No	No	No
	Big expenses coming up?	No	No	No	No	No	No
Free Tools	Energy audit	No	No	No	No	No	No
	Earny / Digit / Acorns / Billfixers	No	No	No	No	No	No
	Missing money	No	No	No	No	No	No
	Credit Karma	No	No	No	No	No	No
	Upromise / Ebates	No	No	No	No	No	No
	SSA.gov	No	No	No	No	No	No
	Personal capital / mint	No	No	No	No	No	No
Education	Why do stocks go up?	No	No	No	No	No	No
	Asset allocation	No	No	No	No	No	No
	F.U. Money and The Why of FI	No	No	No	No	No	No
	12 Steps Checklist	No	No	No	No	No	No
	Playing with FIRE documentary	No	No	No	No	No	No





# Long Term Goals

**Names:**

**Date:**

10/19/2024

**Career**

Career 1

Career 2

Career 3

Career 4

Side Hustle?

Side Hustle?

**Money**

Savings

Retirement Max

Paid Off House

Pay Kids College

Financial Freedom

**Buy**

Pool

House

Car

Boat

Other

Other

**Go**

Hawaii

Greece

Japan

Australia

Sky Dive

**Learn**

Guitar

Painting

Program

Australia

South Africa

**Questions**

Do you want to pay for your kids to go to college?

Do you want to help them after college with rent/car/food?

Do you want to retire?

Do you want to travel before and after retirement?

Do you want a second home?

Do you want to leave your kids an inheritance?

Tell me something you love spending money on.

Tell me what happens if someone dies early.

Tell me what happens if someone sues you.

Tell me what happens if you both die?

Tell me what happens if someone sues you.

Income Statement				Names	Date						
<b>Income</b>	<b>\$\$\$\$</b>	Take Home Pay	Monthly	Yearly	<b>100%</b>	<b>Wealth Building</b>	<b>\$\$\$\$</b>	Savings	Monthly	Yearly	<b>#DIV/0!</b>
		Gifts / Allowance	\$ -	\$ -				Retirement	\$ -	\$ -	
		Side Hustle	\$ -	\$ -				Investing	\$ -	\$ -	
		Interest / Dividends	\$ -	\$ -				529	\$ -	\$ -	
		Other	\$ -	\$ -				Other	\$ -	\$ -	
		<b>TOTAL</b>	\$ -	\$ -				<b>TOTAL</b>	\$ -	\$ -	
<b>Fixed Expenses</b>	<b>House</b>	Mortgage	Monthly	Yearly	<b>#DIV/0!</b>	<b>Variable Expenses</b>	<b>Financial</b>	Credit Card Interest	Monthly	Yearly	<b>#DIV/0!</b>
		Taxes	\$ -	\$ -				Life Insurance	\$ -	\$ -	
		Insurance	\$ -	\$ -				Disability Insurance	\$ -	\$ -	
		Homeowner fees	\$ -	\$ -				Taxes	\$ -	\$ -	
		Repairs	\$ -	\$ -				Other	\$ -	\$ -	
		<b>TOTAL</b>	\$ -	\$ -				<b>TOTAL</b>	\$ -	\$ -	
	<b>Food</b>	Grocery	Monthly	Yearly	<b>#DIV/0!</b>		<b>Personal Care</b>	Clothes / Shoes	Monthly	Yearly	<b>#DIV/0!</b>
		Lunches	\$ -	\$ -				Toiletries	\$ -	\$ -	
		Restaurant	\$ -	\$ -				Laundry	\$ -	\$ -	
	<b>TOTAL</b>	\$ -	\$ -	<b>TOTAL</b>	\$ -		\$ -				
	<b>Transport</b>	Car Payment	Monthly	Yearly	<b>#DIV/0!</b>		<b>Kids</b>	Day care	Monthly	Yearly	<b>#DIV/0!</b>
		Car Insurance	\$ -	\$ -				School / Education	\$ -	\$ -	
		Gas	\$ -	\$ -				Other	\$ -	\$ -	
		Maintainance	\$ -	\$ -				<b>TOTAL</b>	\$ -	\$ -	
		Public Transport	\$ -	\$ -				<b>TOTAL</b>	\$ -	\$ -	
	<b>TOTAL</b>	\$ -	\$ -	<b>TOTAL</b>	\$ -		\$ -				
	<b>Utilities &amp; Phone</b>	Trash	Monthly	Yearly	<b>#DIV/0!</b>		<b>Fun</b>	Movies / Concerts	Monthly	Yearly	<b>#DIV/0!</b>
		Water	\$ -	\$ -				Dates	\$ -	\$ -	
		Electric	\$ -	\$ -				Vacation	\$ -	\$ -	
		Gas	\$ -	\$ -				Music	\$ -	\$ -	
		Cell	\$ -	\$ -				Books / Magazines	\$ -	\$ -	
		Cable	\$ -	\$ -				Hobbies	\$ -	\$ -	
	<b>TOTAL</b>	\$ -	\$ -	<b>TOTAL</b>	\$ -		\$ -				
	<b>Health</b>	Gym	Monthly	Yearly	<b>#DIV/0!</b>		<b>Personal</b>	Person 1	Monthly	Yearly	<b>#DIV/0!</b>
Doctor/Dentist		\$ -	\$ -	Person 2		\$ -		\$ -			
Prescriptions		\$ -	\$ -	Person 3		\$ -		\$ -			
Insurance		\$ -	\$ -	Person 4		\$ -		\$ -			
Other		\$ -	\$ -	Gifts & Charity		\$ -		\$ -			
<b>TOTAL</b>	\$ -	\$ -	<b>TOTAL</b>	\$ -	\$ -						
<b>TOTAL FIXED</b>	\$ -	\$ -	<b>#DIV/0!</b>	<b>TOTAL VARIABLE</b>	\$ -	\$ -	<b>#DIV/0!</b>				
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly					
<b>Income:</b>	\$ -	\$ -	<b>Expenses:</b>	\$ -	\$ -	<b>Net Income:</b>	\$ -	\$ -	<b>#DIV/0!</b>		
<b>GRAND TOTAL</b>											

# Net Worth Statement

**Names:**

**Date:**

Assets	Current Assets	Checking #1	\$ -	Liabilities	Current Liabilities	Credit card #1	\$ -
		Checking #2	\$ -			Credit card #2	\$ -
		Savings #1	\$ -			Credit card #3	\$ -
		Savings #2	\$ -			Credit card #4	\$ -
		Cash	\$ -			Credit card #5	\$ -
		Notes owed to you	\$ -			Taxes	\$ -
		Jewelry/Stuff	\$ -			Furniture/Jewelry:	\$ -
		Other	\$ -			Store cards:	\$ -
	<b>TOTAL</b>	<b>\$ -</b>	Other		\$ -		
			<b>TOTAL</b>		<b>\$ -</b>		
Securities	CDs	\$ -	Long Term Liabilities	Car #1	\$ -		
	Life Insurance	\$ -		Car #2	\$ -		
	Stocks, bonds	\$ -		Car #3	\$ -		
<b>TOTAL</b>	<b>\$ -</b>	Mortgage #1		\$ -			
Real Estate	Primary Home	\$ -		Mortgage #2	\$ -		
	House #2	\$ -		Mortgage #3	\$ -		
	House #3	\$ -		Loan #1	\$ -		
	<b>TOTAL</b>	<b>\$ -</b>		Loan #2	\$ -		
Retirement	401(k) #1	\$ -		Loan #3	\$ -		
	IRA #1	\$ -	Other #1	\$ -			
	Roth IRA #1	\$ -	Other #2	\$ -			
	401(k) #2	\$ -	<b>TOTAL</b>	<b>\$ -</b>			
	IRA #2	\$ -	Personal	Personal #1	\$ -		
	Roth IRA #2	\$ -		Personal #2	\$ -		
<b>TOTAL</b>	<b>\$ -</b>	Personal #3		\$ -			
Other	Business #1	\$ -		Personal #4	\$ -		
	Cars	\$ -		Personal #5	\$ -		
	Pension	\$ -		Personal #6	\$ -		
	529	\$ -	Personal #7	\$ -			
	ESOP	\$ -	Personal #8	\$ -			
	<b>TOTAL</b>	<b>\$ -</b>	Personal #9	\$ -			
		<b>TOTAL</b>	<b>\$ -</b>				
<b>TOTAL ASSETS</b>		<b>\$ -</b>	<b>TOTAL LIABILITIES</b>		<b>\$ -</b>		

<b>ASSETS:</b>	\$ -	<b>LIABILITIES:</b>	\$ -	<b>Net Worth:</b>	\$ -
<b>GRAND TOTAL</b>					