

## Self Assessment Tool

To complete this page you will need to look at your bank statements. Please get three monthly bank statements before you begin.

MONTH 1	MONTH 2
Starting Balance	Starting Balance
Ending Balance Subtract the ending balance from the starting balance	Ending Balance Subtract the ending balance from the starting balance
Sub Total	Sub Total
Total of Deposits       +         Add the total deposits to the sub total	Add the total deposits to the sub total
Total	Total
MONTH 3	AVERAGE
Starting Balance	Total Month 1
Ending Balance	Total Month 2
Subtract the ending balance from the starting balance.	Total Month 3
Sub Total	Add Them Up
Add the total deposits to the sub total.	Divide the total by 3 and write the total below.
Total	Your Total Expenses

Jeffrey A West, Managing Partner, Financial Advisor, Freedom Financial Wealth Management, Inc. 4 Lemoyne Dr, Suite 103, Lemoyne, PA 17043 www.ffwm.net (p) 717-920-0770 (f) 717-920-1527 Securities and advisory services offered through Cetera Advisor Networks LLC, member FINRA/SIPC., a Broker/Dealer and a Registered Investment Advisor. Cetera is under separate ownership from any other named entity.



## DO I HAVE ENOUGH

## Self Assessment Tool

To complete this page you will need to find your Social Security income from ssa.gov and your pension income (if you have one) from your company's HR Director.

Fixed Income	What We Need
Social Security	How Much You Spend From Page 1.
To account for taxes multiply your social security income by 0.9 and write that number above.	The Fixed Income from
Pension To account for taxes multiply your pension income by 0.9 and write that number above.	Subtract these two numbers and write the total below.
Add the two numbers together and write it below.	How Much We Still
Fixed Income	Need.
I <mark>nvestments</mark>	7 <mark>/3/4 Rule</mark>
Retirement	Total Investments
401K	Multiply X .04
All IRAs	Investment Income
Annuity	
Add up all of your investments and write the total below.	Add Fixed Income + Investment Income \$
Total Investments	If this is bigger than your expense, you have enough.

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