# Is a SMART Loan referral the right solution for your client?

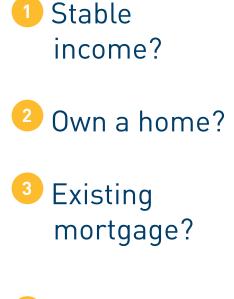
# The financial needs analysis tells all

### **Financial Position**

#### **Cash Flow**

The first step in managing your finances is understanding where you are spending your money.

Monthly Income			
Employment	\$6,200	97%	
Other	\$200	3%	Total Expenses as Percent of Income
Total	\$6,400	100%	
Monthly Expenses			
Insurance Premiums	\$322	5%	Debt 45%
Savings	\$450	7%	Insurance
Debt Payments	\$2,882	45%	
Taxes	\$1,380	22%	
Living Expenses	\$1,366	21%	Living Expense
Total	\$6,400	100%	21%
Budget Surplus / (Shortfall)	\$0		Taxes 22%



Other debt?

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#### **Net Worth**

To make progress toward your goals, your net worth must increase over time. Your net worth is the amount of money you would have if you were to sell everything you own and pay off all your debts.

Assets		Liabilities 3		Net Worth	
Retirement Assets	\$55,000	Mortgage Balance	\$145,000	Total Assets	\$364,600
Education Assets	\$3,600	Other Debt Balances	\$43,557	Total Liabilities	\$188,557
Goals & Dreams Assets	\$0	<u> </u>			
Emergency Fund Assets	\$0				
Non-Retirement Assets	\$31,000				
Life Insurance Cash Values	\$0				
Home Market Value	\$275,000				
Total	\$364,600	Total	\$188,557	Net Worth	\$176,043
John & Mary Smith		3			July 11, 2014

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(Home Market Value x 80%) – Mortgage Balance = Potential for debt freedom

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