

YEAR-END FINANCIAL SUMMARY

YEAR _____

TOTAL ANNUAL INCOME

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	\$
	\$

TOTAL INCOME

\$

TOTAL ANNUAL EXPENSES

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	\$

TOTAL EXPENSES

\$

SAVINGS & INVESTMENTS

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	\$

TOTAL SAVINGS

\$

DEBT

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	\$
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	\$
	\$
	\$

TOTAL DEBT

\$

NET WORTH

Net worth at start of year

Net worth at end of year

Total change

REFLECTION

Biggest financial win

Biggest challenge

Best money decision

What to improve next year

NEXT YEAR FOCUS

Top 3 financial goals for next year

Target savings

Debt payoff goal