THE ESENCIAL

Personal Financial Snapshot™

A Simple Starting Point for Understanding Your Financial Picture

Know Where You Are.
Understand What Deserves Your Attention.

The EsenCial Personal Financial Snapshot™ is an educational tool designed to help you organize important pieces of your financial life in one place.

You don't need to have every answer. The purpose is simply to understand where you are today, recognize what you've already put in place, and identify questions or areas you may want to explore further.

ESENCIAL

CONSULTING

Educate. Empower. Elevate.

BEFORE YOU BEGIN

This Is Your Starting Point - Not a Test.

There are no perfect answers. You may discover areas you've already handled well. You may find things you haven't thought about before. And you may leave some questions blank because you simply don't know yet. **That's useful information too.**

WHAT YOU'LL EXPLORE

- 01 - Goals & Priorities
- 02 - Income & Cash Flow
- 03 - Savings & Emergency Preparedness
- 04 - Debt
- 05 - Financial Protection
- 06 - Investment Concepts & Accounts
- 07 - Retirement Preparation
- 08 - Beneficiaries
- 09 - Estate & Legacy Preparation
- 10 - Your Next Questions

EDUCATIONAL USE
The Personal Financial Snapshot™ is an educational and organizational resource. It is not a financial plan and does not provide individualized investment, legal, tax, insurance, or medical advice.

Start With What Matters to You.

Before looking at numbers, start with the life you're trying to build.

What are your three most important financial priorities right now?

What would you like your finances to make possible over the next 1-3 years?

What are you preparing for longer term?

- ☐ Homeownership
- ☐ Family/children
- ☐ Education
- ☐ Career transition
- ☐ Business ownership
- ☐ Retirement
- ☐ Financial independence
- ☐ Supporting family
- ☐ Leaving a legacy
- ☐ Other: _____

What financial topic currently feels least clear to you?

If you could better understand one thing about your finances today, what would it be?

Understand What's Coming In - and Where It's Going.

Monthly Income	Amount
Primary income	$_
Additional income	$_
Other	$_
Approximate total monthly income	$_

Monthly Essentials	Amount
Housing	$_
Utilities	$_
Food	$_
Transportation	$_
Insurance	$_
Minimum debt payments	$_
Other essential expenses	$_
Approximate essential monthly expenses	$_

Other Spending & Saving	Amount
Savings/investing contributions	$_
Discretionary spending	$_
Other	$_

At the end of a typical month, I generally:

☐ Have money remaining
☐ Spend more than comes in
☐ Break approximately even
☐ I'm not sure

Do I understand where most of my money goes each month?

☐ Yes
☐ Somewhat
☐ No

03 - SAVINGS & EMERGENCY PREPAREDNESS

Could Your Finances Absorb the Unexpected?

Current emergency savings: $

Approximately how many months of essential expenses could those savings cover?

- ☐ Less than 1 month
- ☐ 1-3 months
- ☐ 3-6 months
- ☐ More than 6 months
- ☐ I'm not sure

Is emergency savings kept somewhere reasonably accessible?

- ☐ Yes
- ☐ No
- ☐ I'm not sure

Do I contribute to savings consistently?

- ☐ Yes
- ☐ Sometimes
- ☐ No

SOMETHING TO THINK ABOUT

If your income unexpectedly stopped tomorrow, what financial obligation would concern you first?

04 - DEBT SNAPSHOT

Understand What You Owe.

Type	Approx. Balance	Interest Rate	Monthly Payment
Credit Card	$	%	$
Auto Loan	$	%	$
Student Loan	$	%	$
Mortgage	$	%	$
Personal Loan	$	%	$
Other	$	%	$

Do I know the interest rates on my debts?

☐ Yes ☐ Some ☐ No

Do I have a strategy for paying down debt?

☐ Yes ☐ Somewhat ☐ No

Which debt raises the most questions for me?

What Have You Put in Place to Protect the People and Responsibilities That Matter?

I currently have:

- ☐ Employer-provided life insurance
- ☐ Personally owned life insurance
- ☐ Disability/income protection
- ☐ Health insurance
- ☐ Homeowners/renters insurance
- ☐ Auto insurance
- ☐ Other:
- ☐ I'm not sure what coverage I have

Do I know what type of life insurance coverage I have?

☐ Yes ☐ No ☐ Not applicable

Do I know approximately how much life insurance coverage I have?

☐ Yes ☐ No ☐ Not applicable

Do I understand why I have the coverage I currently own?

☐ Yes ☐ Somewhat ☐ No ☐ Not applicable

PROTECTION QUESTION

If something happened to you, who or what would be financially affected?

Understand What You Already Have.

Do you currently have any of the following?

- ☐ Employer retirement account
- ☐ IRA / Roth IRA
- ☐ Brokerage account
- ☐ Education savings account
- ☐ Other investment-related account
- ☐ None
- ☐ I'm not sure

Do I understand the basic purpose of each account I own?

☐ Yes ☐ Somewhat ☐ No

Do I understand concepts such as risk, diversification, time horizon, and compound growth?

☐ Yes ☐ Somewhat ☐ No

Do I know how to locate the fees associated with my accounts?

☐ Yes ☐ Somewhat ☐ No

Do I know where to find information about what my accounts currently hold?

☐ Yes ☐ Somewhat ☐ No

Questions I want to better understand:

07 - RETIREMENT PREPARATION

What Are You Building for Your Future?

Do you currently participate in an employer retirement plan?

☐ Yes ☐ No ☐ Not available ☐ I'm not sure

If your employer offers a match, do you understand how it works?

☐ Yes ☐ Somewhat ☐ No ☐ Not applicable

Do you have retirement accounts from previous employers?

☐ Yes ☐ No ☐ I'm not sure

Do you know approximately how much you're currently contributing toward retirement?

☐ Yes ☐ No

Have you thought about what you want retirement to look like?

☐ Yes ☐ Somewhat ☐ Not yet

RETIREMENT ISN'T ONLY AN AGE.

What would having greater financial choice in retirement mean to you?

Do Your Accounts Reflect Your Intentions?

Account / Policy	Beneficiary Named?	Reviewed Recently?
Life Insurance	☐ Yes ☐ No ☐ Unsure	☐ Yes ☐ No
Retirement	☐ Yes ☐ No ☐ Unsure	☐ Yes ☐ No
Investment Account	☐ Yes ☐ No ☐ Unsure	☐ Yes ☐ No
Other	☐ Yes ☐ No ☐ Unsure	☐ Yes ☐ No

Do I know who is currently listed as beneficiary on my major accounts and policies?

☐ Yes ☐ Some ☐ No

Have major life changes occurred since I last reviewed them?

☐ Marriage/divorce
☐ Birth/adoption
☐ Death
☐ Relationship change
☐ Other significant change
☐ None

Notes or questions:

If Someone Had to Step In Tomorrow, Would They Know Where to Begin?

I currently have or have considered:

- ☐ Will
- ☐ Trust
- ☐ Power of attorney
- ☐ Healthcare directive
- ☐ Organized list of important accounts/documents
- ☐ Identified appropriate professional resources
- ☐ None yet
- ☐ I'm not sure

Do the appropriate people know where important documents can be located?

☐ Yes ☐ No ☐ Somewhat

Have I thought about what I want my financial legacy to accomplish?

☐ Yes ☐ Somewhat ☐ Not yet

LEGACY IS MORE THAN ASSETS.

What knowledge, preparation, opportunities, or values would you like to pass forward?

Step Back and Look at the Whole Picture.

Area	I Understand It	I Have Questions	Explore Further
Goals & Priorities	☐	☐	☐
Cash Flow	☐	☐	☐
Emergency Savings	☐	☐	☐
Debt	☐	☐	☐
Protection	☐	☐	☐
Investment Concepts & Accounts	☐	☐	☐
Retirement	☐	☐	☐
Beneficiaries	☐	☐	☐
Estate Planning	☐	☐	☐
Legacy	☐	☐	☐

Something I'm doing well:

Something I understand better now:

Something I need to learn more about:

Something I may need to address:

MY NEXT THREE STEPS

Understanding Becomes Powerful When It Leads to Thoughtful Action.

1 - LEARN
Something I want to better understand:

2 - ORGANIZE
Something I need to locate, review, or organize:

3 - ACT
One appropriate next step I want to take:

Target date: _

You Don't Have to Fix Everything at Once.

Start with what deserves your attention next.

WHERE DO I GO FROM HERE?

Choose the Next Step That Fits Where You Are.

I WANT TO LEARN

Visit the EsenCial Learning Center

Money Basics • Protection • Investment Concepts • Retirement • Wealth • Legacy

I WANT TO PUT THE PIECES TOGETHER

Explore The EsenCial Financial Foundation™

DISCOVER → LEARN → BUILD → ACT

I HAVE QUESTIONS

Schedule an EsenCial Introductory Conversation

hello@esencialadvisory.com | esencialadvisory.com

The Snapshot is not about having every answer. It is about seeing your financial picture more clearly and recognizing what you want to understand next.

“I believe the greatest legacy we leave isn't what we accumulate - it's what we teach, who we serve, and the lives we prepare for tomorrow.”

- Nydia Silvera, Founder

ESENCIAL

CONSULTING

Educate. Empower. Elevate.

Educational resource only. This workbook is intended to support general financial understanding and organization. It is not individualized investment, legal, tax, insurance, or medical advice. Individual circumstances vary, and additional professional guidance may be appropriate.