

Ned & Cat Stark



Why Is Money Important To Us?

- 😊 Spend quality time with friends and family
- 😊 Travel to all 7 continents
- 😊 Invest in our personal health
- 😊 Financially support children and family
- 😊 Break away from the 9-5 structure and control your time
- 😊 Take extended time off/sabbatical
- 😊 Purchase a vacation home



Short-Term Priorities

Status

1	Aggregate bank accounts at Ally	100%
2	Change student loan repayment plan	75%
3	Invest 401(k)	90%
4	Purchase a home	100%
5	Acquire life insurance	60%

Income, Expenses and Savings	2019	2020	2021
Total Pre-Tax Income			
Ned	\$100,000	\$120,000	\$110,000
Cat	\$50,000	\$75,000	\$100,000
Total	\$150,000	\$195,000	\$210,000
Total Cash Outflow			
Personal Spending	(\$75,000)	(\$82,500)	(\$90,750)
Debt Payments	(\$25,000)	(\$27,500)	(\$30,250)
Taxes	(\$25,000)	(\$27,500)	(\$30,250)
Total	(\$125,000)	(\$137,500)	(\$151,250)
Total Savings			
Savings (\$)	\$25,000	\$57,500	\$58,750
Savings as % of after-tax	20%	34%	33%

HISTORICAL NET WORTH



ASSET ALLOCATION



Historical Net Worth	10/1/2020	4/1/2021	10/1/2021	4/1/2022
Assets				
Bank Accounts	\$100,000	\$120,000	\$110,000	\$100,000
Investments	\$50,000	\$75,000	\$100,000	\$125,000
Real Estate	\$250,000	\$260,000	\$270,000	\$280,000
Total	\$400,000	\$455,000	\$480,000	\$505,000
Liabilities				
Mortgage	(\$200,000)	(\$195,000)	(\$190,000)	(\$185,000)
Student Loans	(\$100,000)	(\$95,000)	(\$90,000)	(\$85,000)
Car Loans	(\$15,000)	(\$13,000)	(\$11,000)	(\$10,000)
Total	(\$315,000)	(\$303,000)	(\$291,000)	(\$280,000)
Net Worth	\$85,000	\$152,000	\$189,000	\$225,000
Change In Net Worth		\$67,000	\$104,000	\$225,000

TOTAL CHANGE IN NET WORTH



Accomplishments Since Last Meeting

Completed estate plan	100%
Opened Roth IRAs	100%
Reinvested 401(k) accou	100%
Opened new bank acco	100%