

FINANCIAL RATIOS SCORECARD

	Recommended	Date:	Date:	Date:	Date:	Date:	Date:
SAVINGS RATIO annual savings + annual income	>10%						
LIQUIDITY RATIO liquid assets + monthly expenses	>300%						
ASSET TO DEBT RATIO total assets + total liabilities	>100%						
ASSETS TO NET WORTH RATIO* total assets + net worth	>30%						
HOUSING RATIO annual housing cost + gross income	<28%						
TOTAL DEBT TO INCOME RATIO annual debt payments + gross income	<35%						

*Should be closer to 100% as you near retirement.

