

Make Your Planner Special!

This option adds usefulness and value that customers appreciate! Each 16-page insert is packed with information for its target market.


Choose from 4 Markets

- Construction
- Finance (personal finance)
- Health and Wellness
- Real Estate (purchasing a home)

Saving: Pay Yourself First

Unless you're counting on receiving a big inheritance in the future, the only way to accumulate personal wealth is to save. "Pay yourself first" is touted by many financial professionals as the golden rule of money management. The idea is to first yourself just like any other creditor. Set up a separate savings account at your bank (separate from your checking or other accounts) and deposit the amount you determine—say \$50—from each paycheck. Most financial institutions can set up the deposit automatically, or you can do it yourself through your institution's online banking system. The key to success is to deposit the money every time. It must become a habit.

The automatic transfer is ideal because it completely removes the temptation to use the funds for something else. If you've established a family budget, you can easily come up with an amount that you can stash away with each paycheck.



Steps to Creating a Budget

To help develop your budget, you can create your own worksheet or you can invest in budgeting software. There are three main steps to creating your budget:

- 1. Identify how you spend your money.**
- 2. Evaluate your spending habits. Do they match your goals and financial priorities?**
- 3. See if your budget continues to meet your needs.**



8002 shown with Finance

Calculating Your Net Worth

Once you're ready to begin looking at homes, it's important to get an accurate picture of your net worth. This helps you gauge what you can afford, which is the most important piece of information you'll need when buying a home. Knowing your net worth allows you to determine the amount of money you have available for a down payment and how large a mortgage payment you can afford. Check your home performance information; you'll want to send it off to lenders to get you qualified for a mortgage loan. This focuses your attention on only those homes you'll be able to afford, and lets others involved in the home buying process know that you're a serious buyer.

Assets	\$ Amount	Liabilities	\$ Amount
Cash		Current Bills	
Checking Accounts		Taxes	
Savings Accounts		Utilities	
Money Market Accounts		Insurance Premiums	
Life Insurance Cash Value		Energy Expenses (gas, propane, etc.)	
Money Owed to You		Credit Card Balances	
Property		Other Bills	
		Other	
		Taxes	
		Federal	
		State	
		Local/Property	
		Investment Taxes	
		Other	
		Loans	
		Auto	
		Home	
		Education	
		Other Debt	
		Total Liabilities	
		Total Assets	
		Total Liabilities	
		Your Net Worth	

How Lenders Evaluate Borrowers

Your file is filled with statistics, reports, and records—all of which factor into the search for a new home. To a lender, you're a number. A set of rules on paper. There are several factors a lender considers when evaluating your mortgage application. The company's goal is to make sure that you are trustworthy and will repay the loan it gives you. Lenders measure the "Five C's": capacity, capital, collateral, and credit.

Capacity
Capacity is your current and future ability to repay loans. Lenders will consider your income, employment history, savings, and the amount of monthly payments you make for debts such as auto loans, school loans, and credit card balances.

Capital
Having cash reserves on hand is one mark of financial maturity. Capital refers to the reserves of money in savings, investments, property, and other assets that belong to an individual. Liquid cash—or items that could be sold quickly for necessary cash with little or no loss of value—is favored over illiquid assets, which may be dependent on market conditions or have values that fluctuate. Money, or cash on hand, is the most liquid asset.

Collateral
Collateral represents any item you can leverage as security for the lender—possessions and property that you can pledge as security for debt. With a home loan, the collateral offered is often the home itself. If a lender defaults on the loan, the bank then implores the property through foreclosure.

Credit
A good credit history makes it possible for you to receive the best interest rate on a mortgage. Lenders review your credit report, which lists any credit card accounts or loans you may have, the balances, and how regularly you make your payments. It also shows if any action has been taken against you because of unpaid bills.

Keeping Track of Your Credit Report

To avoid any creditline surprises, it's important to see a copy of your credit report before you apply for mortgages. Errors in credit reports are common, and it's best to have these taken care of before making any major purchases, especially a home. Most of these errors are the result of human error and are corrected the result of mistaken identity or out-of-date information.

If you do find an error, immediately contact the consumer credit reporting agency you used (listed below). The company is then responsible for verifying and changing or removing incorrect data. This process may take as long as 45 days. As your report, a corrected report will be sent to those parties that you specify who have received your report within the past six months, or whichever party has received it the last two years.

Credit Reporting Agencies:
Equifax: www.equifax.com
Experian: www.experian.com
TransUnion: www.transunion.com
AnnualCreditReport.com: www.annualcreditreport.com (for a free credit report every 12 months)

Gathering Financial Documents

In order to evaluate you as a borrower, lenders will need a significant amount of information about your finances. Below is a list of documents and statements you will need to gather and have on hand. It's a good idea to keep organized records of all your financial information. If you haven't done so already, now is the perfect time to gather and organize them.

- Pay stubs from the last 30 days
- W-2 forms for the past 2 years
- Tax returns for the past 2 years if you are self-employed
- Information and recent statements for loans—auto, education, etc.
- Recent statements from all your bank accounts
- Records of any derogatory credit accounts that have been paid off
- Records of child support or alimony

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Health & Wellness

Introduction

From diets to exercise regimens, there are plenty of products and programs available to help you live a healthy lifestyle. But the most important aspects of wellness are the decisions you make every day.

Over the next 16 pages, you'll find positive and practical tips for achieving wellness in your own life. This decision to lead a healthy lifestyle can increase your enjoyment of everyday activities, prevent and help you deal with chronic and more emergent health issues as you age. We also cover topics such as first aid, when to seek the emergency room, and how to take care of your eyes and health-related information for people who need it, like in a car or at work.

If you're looking for other helpful positive changes to benefit your health, it's important to seek out encouragement and support. Family members, friends, and even people you meet at the gym can become partners in your wellness journey, making the road to better health a much faster and more fun one. When you're not sure if the decision is the right one for you, consult your family doctor or another health care professional. It's always best to seek the advice of your doctor before beginning an exercise program, when evaluating any symptoms you may have, or when you are concerned about your health.

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The information contained in this planner is not meant to replace the advice of a medical doctor or other health care professional.

Health & Wellness

Keys to Eating Healthy

A diet of healthy eating habits is the most important piece of information you'll need when buying a home. Knowing your net worth allows you to determine the amount of money you have available for a down payment and how large a mortgage payment you can afford. Check your home performance information; you'll want to send it off to lenders to get you qualified for a mortgage loan. This focuses your attention on only those homes you'll be able to afford, and lets others involved in the home buying process know that you're a serious buyer.

Healthy Shopping Habits for the Grocery Store

Healthy habits look at your budget for each day of your shopping trip. This helps you gauge what you can afford, which is the most important piece of information you'll need when buying a home. Knowing your net worth allows you to determine the amount of money you have available for a down payment and how large a mortgage payment you can afford. Check your home performance information; you'll want to send it off to lenders to get you qualified for a mortgage loan. This focuses your attention on only those homes you'll be able to afford, and lets others involved in the home buying process know that you're a serious buyer.

10 Ways to Prevent Exercise Injuries

There are several factors a lender considers when evaluating your mortgage application. The company's goal is to make sure that you are trustworthy and will repay the loan it gives you. Lenders measure the "Five C's": capacity, capital, collateral, and credit.

1. **Warm up properly.** Before you start your workout, it's important to warm up your muscles and joints. This helps prevent injuries and allows you to perform better.
2. **Proper form and technique.** Using proper form and technique is crucial to preventing injuries. If you're unsure of your form, ask a personal trainer or a friend for help.
3. **Proper footwear.** Wearing the right shoes is important for preventing injuries. Make sure your shoes are comfortable and provide good support.
4. **Stay hydrated.** Drinking water is essential for preventing dehydration and heat-related injuries. Bring water with you to your workout.
5. **Listen to your body.** If you feel pain or discomfort, stop your workout immediately. Pushing through pain can lead to serious injuries.
6. **Use proper equipment.** Make sure you're using the right equipment for your workout. For example, use a mat for floor exercises and a towel for grip.
7. **Don't overdo it.** It's important to start with a manageable workout and gradually increase the intensity and duration over time.
8. **Get enough rest.** Your body needs time to recover from your workouts. Make sure you're getting enough sleep and taking rest days.
9. **Use proper technique.** Pay attention to your form and technique throughout your workout. This helps prevent injuries and allows you to perform better.
10. **Stay motivated.** Finding ways to stay motivated is important for preventing injuries. Set goals, track your progress, and celebrate your achievements.

First Aid

First aid is the immediate care given to a person who has an injury or illness. It is a crucial skill that can help prevent further damage and save lives. This section provides detailed information on various first aid techniques, including CPR, first aid for common injuries, and how to use a first aid kit.

Simple Strategies

Simple strategies for maintaining good health and preventing injuries. These include tips on staying hydrated, using proper form, and listening to your body.

Eye Emergencies

Information on how to handle various eye emergencies, such as getting something in your eye, a sudden change in vision, or a chemical splash.

