

The Corporette Personal Money Snapshot

This is a form for Corporette readers to record their money picture -- similar to some of the popular "money diaries" out there, but designed to get a better idea of your overall financial situation. Note: The form may look long, but it's designed to let you talk about the parts of personal finance that excite you the most while giving very brief answers for the areas in which you don't have a lot to say.

You can be totally anonymous -- including with us -- but it would be amazing if we could have a reliable email address to ask you any follow-up questions for clarity's sake. All information will be held pursuant to The Corporette Privacy Policy.

If you really don't want to give us your email address, please just list an obviously fake one below.

* Required

1. Email address *

Just for Staff Purposes, Part 2

This info will be seen by Corporette staff such as Kat, Kate, or others, but we will keep it confidential.

2. In what city & state are you currently living?

3. How do you want to be referred to in the piece? (First initial is OK, e.g., "K" for Kat, or you can come up with a more colorful nom de plume.) If you'd like us to link to a social media profile or website, please list that here.

4. Later on, there's a question (for publication) about "other things" you might need us to know in order to give us a better idea of your money snapshot. If there's anything that you just need US (Corporette staff) to know but want to keep confidential, or think it might be interesting to us for follow-up questions, please list it here.

Big Money Picture (Note: For Publication From This Point Forward)

5. How old are you? *

6. Where do you live? (Please be as specific as possible; if you only want to use a general region, please also specify LCOL, MCOL, or HCOL, using the overall COL for your area, which you can find here: www.bestplaces.net/col/) *

7. What's your income? (If you have multiple sources, e.g., second job or a trust, please list them separately. If a commission or bonus is a big chunk of your income, please list your base separately.) *

8. What's your occupation (or, if relevant, general career path -- e.g., journalist -> BigLaw lawyer -> writer)? *

9. What's your household income? *

10. If you have a partner you're including in your household income, how old is your partner? (Any other relevant details about your partner you'd like to share?)

11. **What's your net worth right now? (Please ballpark to within \$250K if possible.) If you're including a partner's assets, please note that, e.g., "My husband's and my net worth is ____") ***

12. **At what age did you start work, and what was your net worth then? (If negative due to student loans, please indicate.) ***

13. **How much debt do you have currently? (Please list anything that will not be paid in full at the end of the month.) ***

14. **How much money are you spending each month to pay down debt? ***

15. **Do you own or rent? How much do you pay monthly for your house or apartment? ***

16. **If you have children, how much do/did you spend for childcare and/or education? ***

17. If you have any other large expenses each month, please list them here. *

18. Is there anything else we should know about you from a "Big Picture" perspective up front, for context, as it relates to your net worth, expenses, or debt? *

Debt

19. What does your debt picture look like? How did you incur it (student loans, credit card, etc.)? Do you have a plan of attack or any other Big Picture Debt thoughts you'd like to share?

20. Regarding school debt (or lack thereof), how did you pay for school (e.g., inheritance, gifts, scholarships, low-cost school, worked 5 jobs while getting 4 degrees)?

21. Have you paid off any major debt? Please share a success story if you have one!

22. Home debt: Share your theories and strategies with us (including any that lead you to rent rather than own). If you own: How much is your mortgage? Did you limit it (to less than jumbo loan, to a strict % of your income, etc.) or take on as much debt as you qualified for? What kind of mortgage did you take on (15-year, 30-year)? How much principal do you pay down each month -- and how much of a goal is it to pay off your mortgage earlier than the set term?

23. Have you ever done anything noteworthy to avoid or lessen debt, such as cashing out your 401K early?

Savings, Investments & Retirement

24. How much do you save each month or year in retirement vehicles like 401Ks, Roth IRAs, and others?

25. How much money do you allocate to other tax-savvy investments/accounts like HSAs, 529s, FSAs, and others?

26. How much money do you save (outside of retirement accounts) each month or year? What are the logistics around this saving? For example, do you have automatic money transfers set up?

27. Talk to us about investments: Do you have/use a financial adviser or planner? Do you have a favorite index fund where you stick everything? Are you doing a bond ladder or other asset allocation strategy (like value funds or target retirement funds)?

28. Do you have an end goal for saving (e.g., early retirement or job change) or are you just saving for a rainy day?

29. What's the #1 thing you're doing to save money, limit spending, or live frugally?

30. When did you start saving seriously? How has your savings strategy changed over the years?

31. Have you ever made a big money move or investment with savings in mind, such as rolling over an older IRA into a Roth IRA or superfunding a 529?

Savings - Lightning Bonus Round

32. How much \$ do you have in cash (available today)

33. How much \$ do you have in cash (available in a week, such as with an online savings account)

34. How much \$ is in your "emergency fund," where do you keep it, and did you include it in the previous question?

35. How much \$ do you have in retirement savings? (If your partner's amount is relevant, please list his or hers.)

36. How much \$ do you have in longterm investments and savings (CDs, index funds, stocks) that are not behind a retirement wall?

37. If property values (home, car) are included in your networth, how much are those worth?

Spending - Part 1

If you had to spitball, how much do you spend on the following categories on a monthly basis?

38. **Groceries**

39. **Restaurants, bars, takeout, and delivery**

40. **Clothing and Accessories**

41. **Transportation: Car payment, taxis, subway card, gas, etc.**

42. **Rent/living expenses (any noteworthy big ones?)**

43. **Kid-related expenses: Daycare and other childcare, babysitters, school tuition, clubs/sports, etc.**

44. **Entertainment: books, movies, etc.**

45. **Other major expenses (pets, hobbies, etc. -- please give us more detail)**

46. **Health care - how much do you pay in premiums (monthly or yearly -- please include family size if more than you) and how much do you spend (monthly or yearly) outside of premiums?**

Spending, Part 2

What's your spending RANGE for these things (i.e., what's the least you've ever spent, as well as the most)? What's your average?

47. **Vacations - Range**

48. **Vacations - Average cost of vacation and how often you take**

49. **Individual items of clothing (not including a wedding dress) - Range**

50. **Individual items of clothing - Average (If you want to break it down by item, that's fine.)**

51. **Apartment or House - Range**

52. **Apartment or House - Current main residence**

53. **Car or Other Vehicle - Range**

54. **Car or Other Vehicle - Last purchase / current main vehicle**

55. **Any other large personal expenses? What are they?**

56. Fill in the blank on this question: I could save _____ if I stopped _____, but I don't because _____. (For example: I could save \$500 a month if I stopped taking cabs, but I don't because I hate the subway!)

Spending, Part 3 - Big Bucks

These spending milestones may be a huge part of your money story!

57. If you're married: When was your wedding, how much did it cost (total), and how much did YOU pay? (If multiple weddings, please note separately.)

58. Wedding: Tell us about it! (optional)

59. If you own, how much did your car cost?

60. If you own, how much did your home (permanent residence) cost?

61. If you have vacation homes, timeshares, or income properties, how much did those cost? (If you have income properties, please tell us more!)

62. Have any large medical expenses (including nursing homes) for yourself or others played a role in your financial picture?

63. Are there any other large expenses in your life, now or previously?

Inheritance and Other Gifts

64. At any point in your life to date, has inheritance played a role in your money situation? For example, maybe your parents used inherited money from your grandparents to help pay for your education on a large scale, or you inherited five figures when you were in your 20s and were able to start investing really early...

Money Strategy

65. Do you have a general money strategy?

66. What are your favorite resources for personal finance (podcasts, blogs, books, series, conferences)?

67. What advice would you give your younger self about personal finance?

Anything else?

Is there anything else you want to tell us about, either so Corporette staff can ask questions about it or so readers might understand your situation or learn from it a bit better?

68. For publication thoughts:

69. Just for Corporette Staff Purposes:

70. (Email address or phone # -- if, having gone through the form all this way and you think adding your email address would be helpful but groan at scrolling to the top: we get it; here's another spot to leave it if you want to.)

