

# Unscramblet Wealth Tool

## How Much Are You Making Now?

Do not include business income on this sheet.

What would you change? Use this column.

Net Monthly Salary	<input type="text"/>	x12	\$0.00	<input type="text"/>
Avg. Monthly Biz Income	<input type="text"/>	x12	\$0.00	<input type="text"/>
Avg. Other Income	<input type="text"/>	x12	\$0.00	<input type="text"/>
TOTAL			\$0.00	\$0.00

Monthly Housing Expense	<input type="text"/>	x12	\$0.00	<input type="text"/>
Monthly Electric Expense	<input type="text"/>	x12	\$0.00	<input type="text"/>
Monthly Gas Expense	<input type="text"/>	x12	\$0.00	<input type="text"/>
Monthly Trash Expense	<input type="text"/>	x12	\$0.00	<input type="text"/>
Monthly Water/Sewer	<input type="text"/>	x12	\$0.00	<input type="text"/>
Monthly Internet	<input type="text"/>	x12	\$0.00	<input type="text"/>
Monthly Cable/TV	<input type="text"/>	x12	\$0.00	<input type="text"/>
Monthly Phone + cell	<input type="text"/>	x12	\$0.00	<input type="text"/>
Monthly Food	<input type="text"/>	x12	\$0.00	<input type="text"/>
Monthly Car Payment(s)	<input type="text"/>	x12	\$0.00	<input type="text"/>
Monthly Fuel	<input type="text"/>	x12	\$0.00	<input type="text"/>
Monthly Car Expenses	<input type="text"/>	x12	\$0.00	<input type="text"/>
Monthly Car Insurance	<input type="text"/>	x12	\$0.00	<input type="text"/>
Monthly House Insurance	<input type="text"/>	x12	\$0.00	<input type="text"/>
Monthly Groceries	<input type="text"/>	x12	\$0.00	<input type="text"/>
Monthly Other Household	<input type="text"/>	x12	\$0.00	<input type="text"/>
Monthly Pet Food	<input type="text"/>	x12	\$0.00	<input type="text"/>
Monthly Pet Supplies	<input type="text"/>	x12	\$0.00	<input type="text"/>
Monthly Subscriptions	<input type="text"/>	x12	\$0.00	<input type="text"/>
Monthly Entertainment	<input type="text"/>	x12	\$0.00	<input type="text"/>
Monthly Salon/Hair Cuts	<input type="text"/>	x12	\$0.00	<input type="text"/>
Monthly Other Household	<input type="text"/>	x12	\$0.00	<input type="text"/>
TOTAL			\$0.00	\$0.00

**Net Income or Loss**

**\$0.00**

How Many Hours A Week Do You Work?

**You Make This Much Per Hour:**

Do you feel as if this is sufficient for all your needs? If so, then use this hourly rate on the third page. If not, use the second column to put in the changes you'd want to see.

**Now, go onto page 2.**

# Unscramble! Wealth Tool

What is your business doing now? And what does it need to do?

What would you like to change? Use this column?

Avg. Monthly Active Income	<input type="text"/>	x12	\$0.00	<input type="text"/>
Avg. Monthly Passive Income	<input type="text"/>	x12	\$0.00	<input type="text"/>
Avg. Other Income	<input type="text"/>	x12	\$0.00	<input type="text"/>
		TOTAL	\$0.00	\$0.00

Cost of Goods Sold	<input type="text"/>	x12	\$0.00	<input type="text"/>
Advertising	<input type="text"/>	x12	\$0.00	<input type="text"/>
Car/Truck Expenses	<input type="text"/>	x12	\$0.00	<input type="text"/>
Commissions and Fees	<input type="text"/>	x12	\$0.00	<input type="text"/>
Contract Labor	<input type="text"/>	x12	\$0.00	<input type="text"/>
Insurance	<input type="text"/>	x12	\$0.00	<input type="text"/>
Legal & Professional Services	<input type="text"/>	x12	\$0.00	<input type="text"/>
Mortgage/Office Rent	<input type="text"/>	x12	\$0.00	<input type="text"/>
Office Expenses	<input type="text"/>	x12	\$0.00	<input type="text"/>
Pension & Retirement Savings	<input type="text"/>	x12	\$0.00	<input type="text"/>
Rent or Lease Payments	<input type="text"/>	x12	\$0.00	<input type="text"/>
Repairs/Maintenance	<input type="text"/>	x12	\$0.00	<input type="text"/>
Supplies	<input type="text"/>	x12	\$0.00	<input type="text"/>
Taxes & Licenses	<input type="text"/>	x12	\$0.00	<input type="text"/>
Travel	<input type="text"/>	x12	\$0.00	<input type="text"/>
Utilities	<input type="text"/>	x12	\$0.00	<input type="text"/>
Wages	<input type="text"/>	x12	\$0.00	<input type="text"/>
Other	<input type="text"/>	x12	\$0.00	<input type="text"/>
		TOTAL	\$0.00	0

**Net Income or Loss** **\$0.00** **\$0.00**

Tax Name	Tax Rate	
State Taxes	<input type="text" value="10.00%"/>	\$0.00
Local Taxes	<input type="text" value="0.00%"/>	\$0.00
Federal Taxes	<input type="text" value="20.00%"/>	\$0.00
Federal Self-Employment	15.30%	\$0.00
Total Taxes ---->		\$0.00

**Final Income or Loss** **\$0.00** **\$0.00**

To Find Your Tax Bracket for 2015. Use This Link:

<http://www.irs.com/articles/2015-federal-tax-rates-personal-exemptions-and-standard-deductions>

Now, go onto page 3.

# Unscramblet Wealth Tool

**So how much do you want to make?  
And how much will you need to work? For how much?**

How many hours do you work each week now?	<input type="text" value="40"/>	
How many hours do you want to work each week?	<input type="text" value="20"/>	(put above number if no change)
What is your final business income/loss?	<input type="text" value="\$0.00"/>	from page 2
What is your personal net income?	<input type="text" value="\$0.00"/>	from page 1
<b>TOTAL INCOME</b>	<input type="text" value="\$0.00"/>	
<b>Total Hourly Rate</b>	<input type="text" value="\$0.00"/>	

Use this page to play with numbers and their possibilities. Want to work less? Try putting fewer hours in the box of how many do you want to work each week. Looking to get rid of a "day job" income? Remove the personal income amount. With the "hard work" of getting your expenses and income on the previous sheets, this one is where you will begin to play with numbers.

**Want to know how much to charge to create the lifestyle you want?** Put in the hours you want to work and then change the personal or business income until you reach the hourly rate you want.