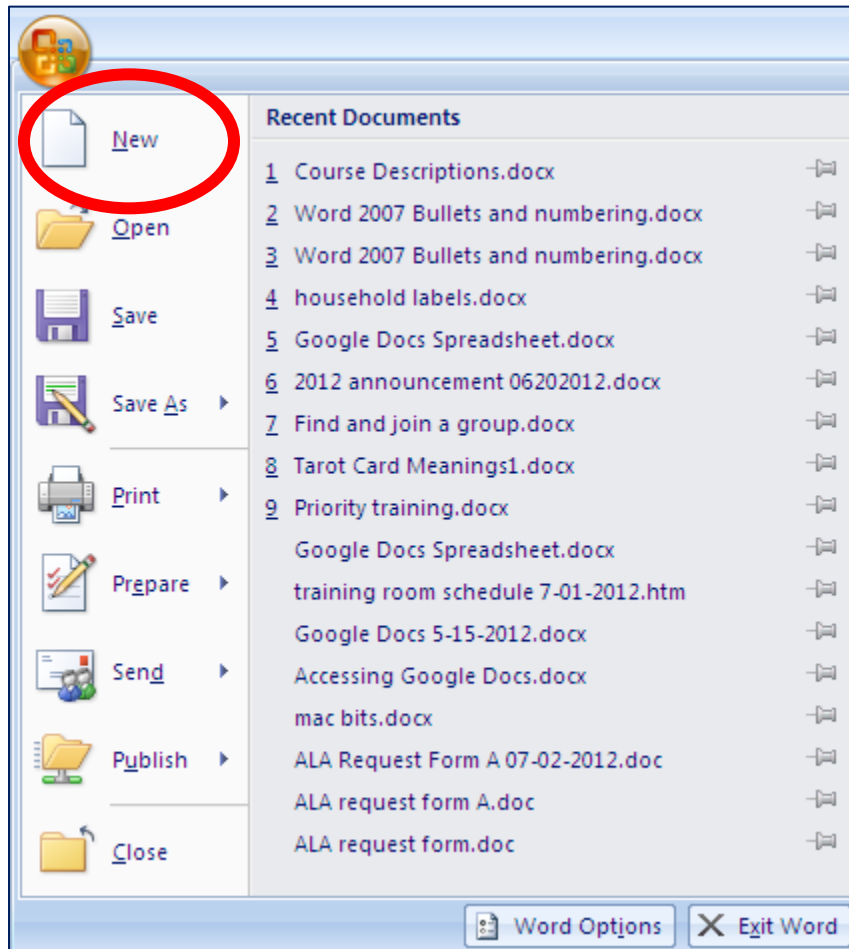



# Office 2007: Downloading Microsoft Templates

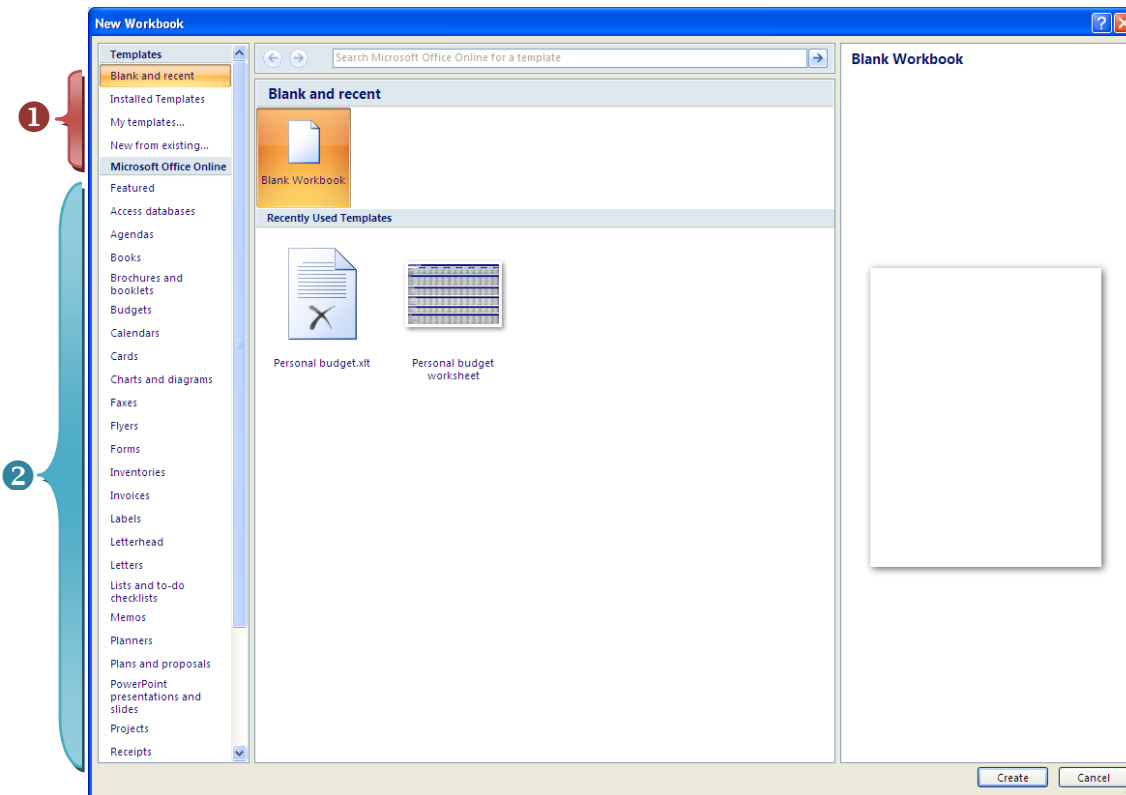
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In Access, Excel, PowerPoint and Word you can download templates. Templates are documents that someone created that you can save on your computer and use.

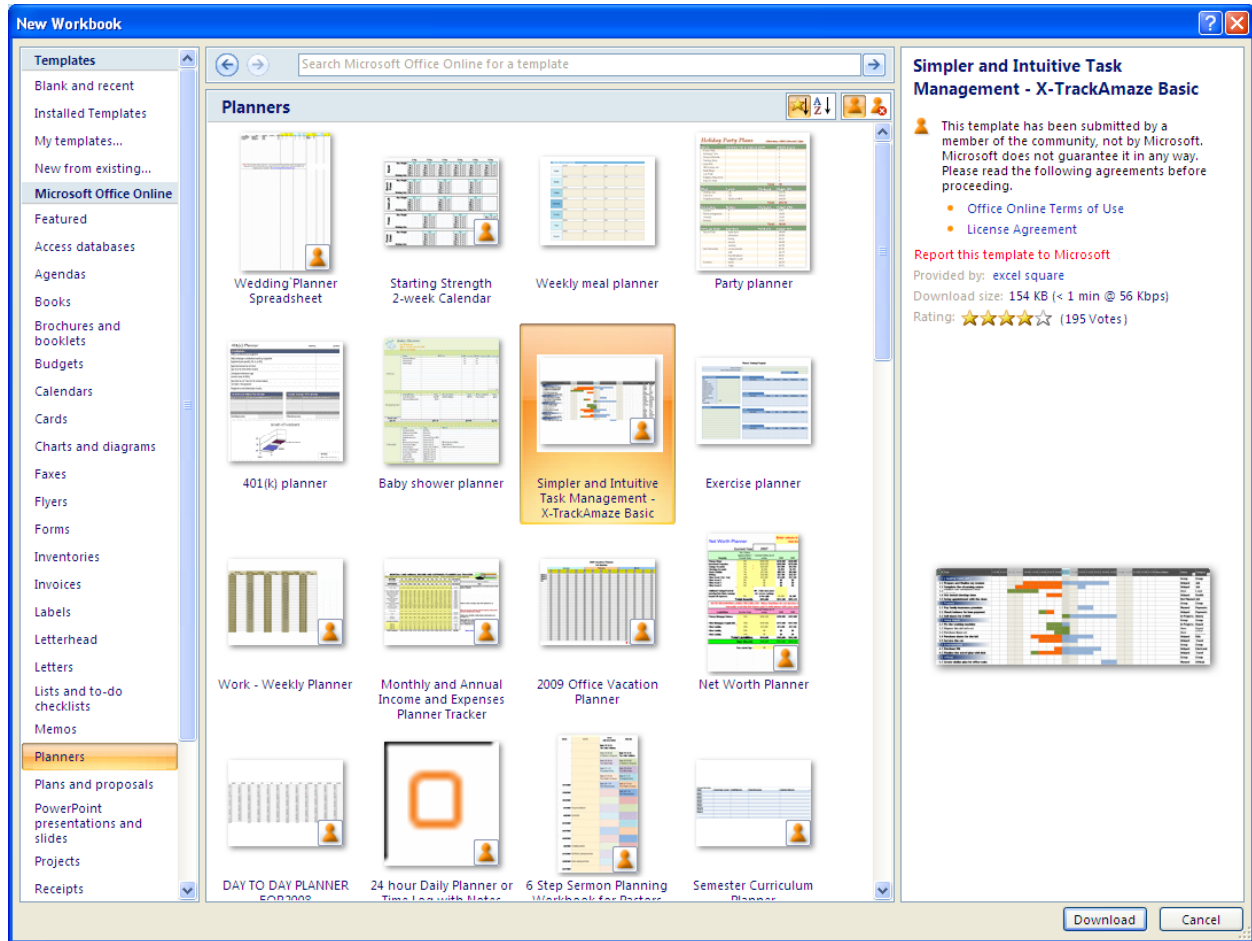


1. Click the Office Button 
2. Click **New** from the drop-down screen

## Office 2007: Downloading Templates -- continued



- 1 Click to view templates that are on your computer
- 2 Click to view topics online, for example, Planners



3. The middle screen is populated with a sample of available planners. If you click a planner, a description of the document will appear in the right pane. Click



*The first time you download a template a legal notice appears in the right screen. Click  or*

Office 2007: Downloading Templates -- continued

**Net Worth Planner**

Enter values in the yellow cells only. The spreadsheet does the rest but you may override future year's values.

Current Year 2007			Expected Future Value												
Assets	Est. Future Appreciation / Growth Rate	Current Value as of today:	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2022
Primary Home	4%	\$500,000	\$520,000	\$540,800	\$562,432	\$584,929	\$608,328	\$632,660	\$657,968	\$684,285	\$711,656	\$740,122	\$769,727	\$800,516	\$832,532
Investment Properties	4%	\$250,000	\$260,000	\$270,400	\$281,216	\$292,465	\$304,163	\$316,330	\$328,983	\$342,142	\$355,828	\$370,061	\$384,864	\$400,258	\$416,280
Savings Accounts	4%	\$40,000	\$41,600	\$43,264	\$44,995	\$46,794	\$48,666	\$50,613	\$52,637	\$54,743	\$56,932	\$59,210	\$61,578	\$64,041	\$66,606
Checking Accounts	1%	\$5,000	\$5,050	\$5,101	\$5,152	\$5,203	\$5,255	\$5,308	\$5,361	\$5,414	\$5,468	\$5,523	\$5,578	\$5,634	\$5,690
Stock Portfolio	7%	\$75,000	\$80,250	\$85,868	\$91,878	\$98,310	\$105,191	\$112,555	\$120,434	\$128,864	\$137,884	\$147,536	\$157,864	\$168,914	\$180,730
401K(s)	7%	\$30,000	\$32,100	\$34,347	\$36,751	\$39,324	\$42,077	\$45,022	\$48,173	\$51,546	\$55,154	\$59,015	\$63,146	\$67,566	\$72,292
Other Asset 1 (i.e. Car)	-10%	\$15,000	\$13,500	\$12,150	\$10,935	\$9,842	\$8,857	\$7,972	\$7,174	\$6,457	\$5,811	\$5,230	\$4,707	\$4,236	\$3,810
Other Asset 2	0%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Other Asset 3	0%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Other Asset 4	0%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Additional Savings/Cash for investing from future earnings beyond all expenses.	6%	NA - Enter next years est. excess earnings to the right	\$5,000	\$5,300	\$5,618	\$5,955	\$6,312	\$6,691	\$7,093	\$7,518	\$7,969	\$8,447	\$8,954	\$9,491	\$10,058
<b>Total Assets</b>		<b>\$915,000</b>	<b>\$957,500</b>	<b>\$997,229</b>	<b>\$1,038,977</b>	<b>\$1,082,821</b>	<b>\$1,128,849</b>	<b>\$1,177,149</b>	<b>\$1,227,821</b>	<b>\$1,280,969</b>	<b>\$1,336,704</b>	<b>\$1,395,145</b>	<b>\$1,456,418</b>	<b>\$1,520,658</b>	<b>\$1,588,922</b>
<b>NOTE REGARDING LIABILITIES BELOW: Many liabilities do not decline in value at a straight line % each year, so you may need to manually override the future year's cells below with your best estimate of what that liability's value will be.</b>															
Liabilities	Decline Rate	Current Value as of today:	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2022
Primary Mortgage Balance	-10%	\$400,000	\$396,000	\$391,000	\$385,000	\$378,000	\$370,000	\$361,000	\$351,000	\$340,000	\$328,000	\$315,000	\$301,000	\$286,000	\$270,000
Other Mortgages if applicable	-10%	\$195,000	\$175,500	\$157,950	\$142,155	\$127,940	\$115,146	\$103,631	\$93,268	\$83,941	\$75,547	\$67,992	\$61,193	\$55,074	\$49,590
Other Liability	-10%	\$15,000	\$13,500	\$12,150	\$10,935	\$9,842	\$8,857	\$7,972	\$7,174	\$6,457	\$5,811	\$5,230	\$4,707	\$4,236	\$3,810
Other Liability	-10%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Other Liability	-10%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Total Liabilities</b>		<b>\$610,000</b>	<b>\$585,000</b>	<b>\$561,100</b>	<b>\$538,090</b>	<b>\$515,781</b>	<b>\$494,003</b>	<b>\$472,603</b>	<b>\$451,442</b>	<b>\$430,398</b>	<b>\$409,358</b>	<b>\$388,222</b>	<b>\$366,900</b>	<b>\$345,310</b>	<b>\$323,210</b>
<b>Net Worth</b>		<b>\$305,000</b>	<b>\$372,500</b>	<b>\$436,129</b>	<b>\$500,887</b>	<b>\$567,040</b>	<b>\$634,846</b>	<b>\$704,546</b>	<b>\$776,379</b>	<b>\$850,570</b>	<b>\$927,345</b>	<b>\$1,006,922</b>	<b>\$1,089,518</b>	<b>\$1,175,347</b>	<b>\$1,264,712</b>
Your current Age=		35	36	37	38	39	40	41	42	43	44	45	46	47	48

4. Save the file.