



HEM Profile

The HEM Profile is a standardized presentation of a household's everyday money operation. It combines selected views from You Need A Cash Plan into a complete package that allows financial planners, loan officers, mortgage lenders, accountants, and other financial professionals to quickly understand how the household receives, allocates, and manages its income. By reducing time spent gathering information, professionals can spend more time applying their expertise.

Preparing a HEM Profile

Document	Question answered	Format
Dashboard	How are we doing today?	Copy page
Cash Plan	Where is our income going?	Print, print to PDF, comma or tab delimited spreadsheet
Debt-To-Income Ratio	Can we comfortably take on more debt?	Copy page, print
Net Worth	What have we built over time?	Copy page, print

Steps to prepare the contents of your HEM Profile:

1. Display the **Debt-To-Income** page:
 - a. Update your Debt-To-Income Ratio, if needed.
 - b. *Copy page* or *Print* your DTI.
 - c. Add your DTI to your profile.
2. Display the Net Worth page:
 - a. Update your Net Worth, if needed.
 - b. *Copy page* or *Print* your Net Worth.
 - c. Add your Net Worth to your profile.
3. Display the **Dashboard** page:
 - a. Select the desired plan horizon months.
 - b. *Copy page*.
 - c. Add your Dashboard to your profile.
4. Display the **Cash Plan** page:
 - a. Do not change the plan horizon as it must agree with the Dashboard to be consistent.
 - b. If not wanted, press *F10* to remove the Row Totals columns.
 - c. Expand/subtotal all or selected spreadsheet groups.
 - d. *Copy page, Print* or *Export* the Cash Plan.
 - e. Add your Cash Plan to your profile.

How you package your HEM Profile for submission is up to you.

Sharing with Another You Need A Cash Plan User

When the recipient has You Need A Cash Plan installed, you can either prepare a manual profile as described above or submit a backup of your Cash Plan by:

- **Backing up your cash plan** to a folder on a shareable drive or service in the cloud from which the recipient can restore the plan to their copy of You Need A Cash Plan.
- **Compressing a backup of your cash plan to a zipped file** which can be shared via email or other means. The recipient unzips the backup to an empty folder from which your cash plan can then be restored in their copy of You Need A Cash Plan.

The HEM Profile enables households and financial professionals to begin their relationship with a common understanding of the household's everyday money. When both parties use You Need A Cash Plan, that understanding extends beyond shared documents to a shared working model, enabling collaborative planning and informed decision-making.