FINANCIAL PLANNING WORKSHEET

DATE		COUNSELOR			
COUNSELING SESSION (1ST/2ND)			COUNSELOR PHONE #		
MEMBER'S NAME				AGE	
RANK		YRS IN SVC		DATE REPORTED	
MARITAL STATUS					
SPOUSE'S NAME				AGE	
SPOUSE'S PLACE OF EMPLOYMENT					
HOME ADDRESS					
NUMBER OF CHILDREN			AGE OF CHILDREN:		
WORK TELEPHONE			HOME TELEPHONE		
COMMAND & REFERRED BY (SELF, CMD, NMCRS, MCCS, ETC)					
AMOUNT OF SGLI ELECTED			AMOUNT OF FSGLI ELECTED		
AMOUNT OF OTHER INSURANCE (MEMBER)			AMOUNT OF INSURANCE (SPOUSE)		
TSP MONTHLY CONTRIBUTION			SDP CONTRIBUTION		
MGIB MONTHLY CONTRIBTUION			OTHER CONTRIBUTION		
ADDITIONAL INFORMATION:					

STATEMENT OF NET WORTH

ASSETS		**LIABILITIES**	
CHECKING ACCOUNTS		PERSONAL LOANS	
SAVINGS ACCOUNTS		AUTO LOANS OR LEASES	
2ND CHECKING ACCOUNT		CONSOLIDATION LOANS	
2ND SAVINGS ACCOUNT		STUDENT LOANS	
CERTIFICATE OF DEPOSIT		NMCRS LOANS	
2ND CERTIFICATE OF DEPOSIT		CREDIT CARD	
STOCKS		2ND CREDIT CARD	
BONDS		MCX/AAFES (STAR CARD)	
COLLEGE FUNDS/529 PLANS		OTHER LOANS (FRIENDS, RELATIVES, ETC)	
401(K)/403B/TSP		ADVANCE/OVER PAYMENTS	
IRA/ROTH IRA		OTHER	
OTHER		**TOTAL LIABILITIES**	0
TOTAL ASSETS	0		
REAL ESTATE (MARKET VALUE)		**MORTGAGES-BALANCE DUE**	
PRIMARY HOME		PRIMARY MORTGAGE	
RENTAL PROPERTY		RENTAL PROPERTY	
OTHER (VAC HOME/TRAILER/TIME SHARE)		OTHER (VAC HOME/TRAILER/TIMESHARE)	
TOTAL REAL ESTATE	0	**TOTAL MORTGAGES-BALANCE DUE**	0
PERSONAL PROPERTY			
VEHICLES/MOTORCYCLES/BOATS		**TOTAL ASSETS**	0
FURNITURE			
JEWELRY		**TOTAL LIABILITIES**	0
OTHER (COLLECTIBLES, ETC)			
TOTAL PERSONAL PROPERTY	0	**NET WORTH (ASSETS-LIABILITIES)**	0

PROJECTED 12 MONTH POST SERVICE BUDGET (Page 1 of 4)												
SCENARIO												
COMBINED PROJECTED INCOME	**Month 1**	**Month 2**	**Month 3**	**Month 4**	**Month 5**	**Month 6**	**Month 7**	**Month 8**	**Month 9**	**Month 10**	**Month 11**	**Month 12**
Projected Gross Civilian Income (base, commission, bonus)												
Projected Gross Spouse Income (base, commission, bonus)												
Other Projected Taxable Income												
TOTAL PROJECTED GROSS COMPENSATION (A)	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
ALL DEDUCTIONS	**Month 1**	**Month 2**	**Month 3**	**Month 4**	**Month 5**	**Month 6**	**Month 7**	**Month 8**	**Month 9**	**Month 10**	**Month 11**	**Month 12**
Total Projected Federal Taxes (FITW: Federal Income Tax Witholding)												
Total Projected Federal Taxes (FICA: Social Security & Medicare) (7.65% of gross income)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Projected State Income Tax												
Total of Projected All Other Deductions												
Total of Projected All Allottments												
TOTAL PROJECTED OF ALL DEDUCTIONS (B)	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
ADDITIONAL NON-TAXABLE INCOME	**Month 1**	**Month 2**	**Month 3**	**Month 4**	**Month 5**	**Month 6**	**Month 7**	**Month 8**	**Month 9**	**Month 10**	**Month 11**	**Month 12**
Total of All Projected Non-Taxable Earnings (Rental Income, Support/Pension)												
TOTAL PROJECTED NET INCOME PAY	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
1ST PAY PERIOD												
2ND PAY PERIOD												
PROJECTED SAVINGS (GOAL 10% OF INCOME)	**Month 1**	**Month 2**	**Month 3**	**Month 4**	**Month 5**	**Month 6**	**Month 7**	**Month 8**	**Month 9**	**Month 10**	**Month 11**	**Month 12**
Emergency Fund, Reserve, Goal Fund												
Investments/IRAs/TSP/401(k), etc												
PROJECTED SAVINGS AND INVESTMENTS (10%)	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Savings to Income Ratio (10%)	**#DIV/0!**	**#DIV/0!**	**#DIV/0!**	**#DIV/0!**	**#DIV/0!**	**#DIV/0!**	**#DIV/0!**	**#DIV/0!**	**#DIV/0!**	**#DIV/0!**	**#DIV/0!**	**#DIV/0!**
TOTAL PROJECTED INCOME AFTER SAVINGS	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**

PROJECTED 12 MONTH POST SERVICE BUDGET (Page 2 of 4)												
SCENARIO	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL PROJECTED EXPENSES	**Month 1**	**Month 2**	**Month 3**	**Month 4**	**Month 5**	**Month 6**	**Month 7**	**Month 8**	**Month 9**	**Month 10**	**Month 11**	**Month 12**
Total Projected Housing Expenses (Mortgages, taxes, repairs, etc)												
Total Projected Utilities (Cable, gas, telephone, cell, electric, water, garbage, etc)												
Total Projected Food Costs (Dining out, groceries, lunches, vending machines, etc)												
Total Projected Transportation Costs (Gasoline, maintenance, parking, bus, taxes/registration/licensing, etc)												
Total Projected Insurance (Auto, Home, Life, Health, Dental, Warranties, etc)												
Total Projected Healthcare Payments/Co-pays/Deductibles (Dental, eye care, hospital, physician, prescriptions, etc)												
Total Projected Clothing (Laundry, dry cleaning, puchases, etc)												
Total Projected Child Care (Allowances, daycare, child support, diapers, wipes, school projects, etc)												
Total Projected Pet Care (Food, supplies, veterinarian, services, boarding, grooming, etc)												
Total Projected Personal Expense (Beauty shop/barber, cigarettes, wine, health clubs, organizational dues, personal spending, toileteries, etc)												
Total Projected Educational Expenses (Books, supplies, fees, additional costs, etc)												
Total Projected Leisure/Hobbies (Athletic events, sporting goods, books, magazines, CD/DVD, movies, toys, travel, other entertainment, etc)												
Total Projected Gifts/Charities (Church, birthdays, anniversaries, etc)												
Total Projected Miscellaneous Costs (Moving, ATM fees, stamps, etc)												
TOTAL PROJECTED EXPENSES (70%)	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Expense to Income Ratio (70%)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
TOTAL PROJECTED INCOME AFTER SAVINGS AND EXPENSES	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**

PROJECTED 12 MONTH POST SERVICE BUDGET (Page 3 of 4)												
SCENARIO	0	0	0	0	0	0	0	0	0	0	0	0
PROJECTED CREDITOR/DEBT	**Month 1**	**Month 2**	**Month 3**	**Month 4**	**Month 5**	**Month 6**	**Month 7**	**Month 8**	**Month 9**	**Month 10**	**Month 11**	**Month 12**
TOTAL PROJECTED DEBT (20%)	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Debt to Income Ratio (70%)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
SURPLUS OR DEFICIT (-): TOTAL PROJECTED INCOME AFTER SAVINGS, EXPENSES, DEBT	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
	A $ in row 75 without a subtract sign (-) in front means you have extra funds. A subtract sign (-) in front of the $ in row 75 means you are in the negative and have more going out then coming in.											

DETAILS OF DEBT							
CREDITOR	PURPOSE	ACTUAL PAYMENT	BALANCE	PROJECTED PAYMENT	APR%	PAST DUE	REMARKS SUCH AS MONTHS BEHIND, PAID BY ALLOTMENT, EXTRA TOWARD PAYMENT, REFINANCE, ETC)
	TOTAL OWED		0.00				
	TOTAL MONTHLY PAYMENT	0.00		0.00			

ACTION PLAN

MEMBER AND SPOUSE'S NAME	

INCREASE INCOME

DECREASE LIVING EXPENSES

DECREASE INDEBTEDNESS

REFERRALS/RECOMMENDED TRAINING

SETTING YOUR SHORT & LONG TERM GOALS

GOAL	TOTAL PRICE	DATE WANTED	=MONTHLY TO REACH GOAL	REMARKS