Name:			
FINANCIAL GOALS			
Short-Term Goals: less than 2 years			
Medium-Term Goals: between 2-5 years			
Long-Term Goals: over 5 years			

	INCOME	
	INCOME	
	CURRENT LOCATION	POTENTIAL LOCATION
City or Zip Code		
, .	SERVICE MEMBER MONTHLY INCOME	
ENTITLEMENTS	CURRENT	PROJECTED
Monthly Base Pay		
BAH (Housing)		
BAS		
ОНА		
COLA		
Special Pay		
Hazard Duty Pay		
Flight Duty Pay		
Foreign Language Pay		
Family Separation Allowance		
Other Take Home Pay		
Military Retirement Pay		
Rental Home Income		
VA Benefits		
Child Support/Alimony		
GROSS MONTHLY INCOME		
GROSS WORTHET INCOME		
DEDUCTIONS	CURRENT	PROJECTED
FITW (Federal Income Tax Withheld)		
FICA (Social Security)		
FICA (Medicare)		
State Income Tax		
AFRH (Armed Forces Retirement Home)		
SGLI and T-SGLI		
SGLI Family/Spouse		
TSP		
SDP		
Partial Pay		
Advance Payments		
Montgomery GI Bill		
Child Support/Alimony Paid		
DEDUCTIONS		
NET MONTHLY INCOME		
	SPOUSE MONTHLY INCOME	
ENTITLEMENTS	CURRENT	PROJECTED

Monthly Day		
Monthly Pay		
BAH (Housing)		
BAS		
OHA		
COLA		
Special Pay		
Hazard Duty Pay		
Flight Duty Pay		
Foreign Language Pay		
Family Separation Allowance		
Military Retirement Pay		
Rental Home Income		
VA Benefits		
Child Support/Alimony		
Other Take Home Pay/Second Job		
SPOUSE GROSS INCOME		
DEDUCTIONS	CURRENT	PROJECTED
FITW (Federal Income Tax Withheld)	CURRENT	PROJECTED
FITW (Federal Income Tax Withheld) FICA (Social Security)	CURRENT	PROJECTED
FITW (Federal Income Tax Withheld)	CURRENT	PROJECTED
FITW (Federal Income Tax Withheld) FICA (Social Security)	CURRENT	PROJECTED
FITW (Federal Income Tax Withheld) FICA (Social Security) FICA (Medicare) State Income Tax AFRH (Armed Forces Retirement Home)	CURRENT	PROJECTED
FITW (Federal Income Tax Withheld) FICA (Social Security) FICA (Medicare) State Income Tax	CURRENT	PROJECTED
FITW (Federal Income Tax Withheld) FICA (Social Security) FICA (Medicare) State Income Tax AFRH (Armed Forces Retirement Home)	CURRENT	PROJECTED
FITW (Federal Income Tax Withheld) FICA (Social Security) FICA (Medicare) State Income Tax AFRH (Armed Forces Retirement Home) SGLI and T-SGLI	CURRENT	PROJECTED
FITW (Federal Income Tax Withheld) FICA (Social Security) FICA (Medicare) State Income Tax AFRH (Armed Forces Retirement Home) SGLI and T-SGLI SGLI Family/Spouse	CURRENT	PROJECTED
FITW (Federal Income Tax Withheld) FICA (Social Security) FICA (Medicare) State Income Tax AFRH (Armed Forces Retirement Home) SGLI and T-SGLI SGLI Family/Spouse TSP	CURRENT	PROJECTED
FITW (Federal Income Tax Withheld) FICA (Social Security) FICA (Medicare) State Income Tax AFRH (Armed Forces Retirement Home) SGLI and T-SGLI SGLI Family/Spouse TSP SDP	CURRENT	PROJECTED
FITW (Federal Income Tax Withheld) FICA (Social Security) FICA (Medicare) State Income Tax AFRH (Armed Forces Retirement Home) SGLI and T-SGLI SGLI Family/Spouse TSP SDP Partial Pay	CURRENT	PROJECTED
FITW (Federal Income Tax Withheld) FICA (Social Security) FICA (Medicare) State Income Tax AFRH (Armed Forces Retirement Home) SGLI and T-SGLI SGLI Family/Spouse TSP SDP Partial Pay Advance Payments Montgomery GI Bill	CURRENT	PROJECTED
FITW (Federal Income Tax Withheld) FICA (Social Security) FICA (Medicare) State Income Tax AFRH (Armed Forces Retirement Home) SGLI and T-SGLI SGLI Family/Spouse TSP SDP Partial Pay Advance Payments	CURRENT	PROJECTED
FITW (Federal Income Tax Withheld) FICA (Social Security) FICA (Medicare) State Income Tax AFRH (Armed Forces Retirement Home) SGLI and T-SGLI SGLI Family/Spouse TSP SDP Partial Pay Advance Payments Montgomery GI Bill	CURRENT	PROJECTED
FITW (Federal Income Tax Withheld) FICA (Social Security) FICA (Medicare) State Income Tax AFRH (Armed Forces Retirement Home) SGLI and T-SGLI SGLI Family/Spouse TSP SDP Partial Pay Advance Payments Montgomery GI Bill	CURRENT	PROJECTED
FITW (Federal Income Tax Withheld) FICA (Social Security) FICA (Medicare) State Income Tax AFRH (Armed Forces Retirement Home) SGLI and T-SGLI SGLI Family/Spouse TSP SDP Partial Pay Advance Payments Montgomery GI Bill	CURRENT	PROJECTED
FITW (Federal Income Tax Withheld) FICA (Social Security) FICA (Medicare) State Income Tax AFRH (Armed Forces Retirement Home) SGLI and T-SGLI SGLI Family/Spouse TSP SDP Partial Pay Advance Payments Montgomery GI Bill	CURRENT	PROJECTED

	TOTAL INCOME	
MONTHLY	CURRENT	PROJECTED
GROSS INCOME		
DEDUCTIONS		
NET INCOME		
ANNUAL	CURRENT	PROJECTED
GROSS INCOME		
NET INCOME		

SPOUSE NET INCOME

	MONTHLY E	XPENSES	
CURRENT LOCATION POTENTIAL LOCATION			
City on Tin Code			
City or Zip Code LIVING EXPENSES	CURRENT	PROJECTED	REMARKS
HOUSING TOTAL			
Fees/HOA Fees/Pool Fees			
Furniture/Decorations			
Home Maintenance/Repairs Taxes			
Taxes			
UTILITIES TOTAL			
Cable/Satellite			
Cell Phone/Phone Cards/Landline Internet			
Electricity			
Natural Gas/Propane			
Garbage			
Water/Sewage			
			1
TRANSPORTATION TOTAL			
Gasoline			
Parking			
Taxes/Registration/Licensing			
Taxi/Bus/Uber/Lyft/Train			
Vehicle Maintenance/Repairs			
FOOD TOTAL			
Dining out			
Groceries			
Lunches			
Vending Machines			
INSURANCE TOTAL			
Auto Insurance			
Dental Insurance			
Health Insurance			
Life Insurance Renters/Home Insurance			
Renters/ nome insurance			
HEALTHCARE			
Dental Dental			
Doctor/Hospital/Urgent Care Eye Care			
Prescriptions/Medications			
CLOTHING TOTAL			
Laundry/Dry Cleaning New Clothing Purchase			
New Clothing Purchase			
CHILD CARE TOTAL			
Allowance			
Child Support			<u> </u>
Day Care Diapers/Wipes/Etc.			
Diapers/ wipes/Etc.			
PET CARE TOTAL			

Food/Supplies		
Prescriptions/Medications		
Veterinarian/Grooming/Boarding		
PERSONAL TOTAL		
Beauty Shop/Barber Shop/Salon		
Health Club/Organizational Dues		
Nails/Massage/Personal Grooming		
Personal Spending Fund		
Personal Supplies		
Tobacco/Alcohol		
EDUCATION TOTAL		
Books/Supplies		
Educational Materials		
Lessons/Tutor		
Lessons/Tutor		
LEISURE/HOBBIES/ENTERTAINMENT TOTAL		
Athletic Events/Sporting Events		
Books/Magazines		
Computer Products		
Concerts/Theater		
DVDs & CDs		
Movie/Music Downloads		
Streaming Services		
Toys/Games		
Travel/Lodging		
CONTRIBUTIONS TOTAL		
Charities		
Religious Donations		
GIFTS TOTAL		
Holiday/Birthday/Anniversary		
MISCELLANEOUS TOTAL		
ATM Fees/Bank Fees		
Deployment/TAD Expenses		
Membership Fees		
Wienibersilly Fees		
GRAND TOTAL	 	
GIVIND TOTAL		

		DEBT			
	CURRENT	LOCATION	POTENTIAL	LOCATION	
City or Zip Code					
HOUSING CREDITOR	CURRENT MONTHLY PAYMENT	CURRENT BALANCE	PROJECTED MONTHLY PAYMENT	PROJECTED TOTAL COST	REMARKS (MONTHS BEHIND, PAID BY ALLOTMENT, ETC.)
Rent/Primary Home Mortgage					
Secondary Home Mortgage					
Rental Property					
Other (Vacation Home/Trailer/Time Share)					
	_				
TOTAL					

CREDITOR	PURPOSE	CURRENT MONTHLY PAYMENT	CURRENT BALANCE	PROJECTED MONTHLY PAYMENT	PROJECTED TOTAL COST	REMARKS (MONTHS BEHIND, PAID BY ALLOTMENT, ETC.)
		_	_	·		
		_	_	·		
		_	_	·		
		_	_	·		
	TOTAL					

DEBT TO INCOME RATIO CALCULATIONS			
	CURRENT LOCATION	POTENTIAL LOCATION	REMARKS
City or Zip Code			REWARKS
Total Gross Monthly Income			
Total Monthly Debt Payments			
DEBT-TO-INCOME RATIO			
TOTAL DEBT			

(Debt-to-Income Ratio equals total monthly debt payments divided by gross income and multiplied by 100.)

ASSE	TS, LIABILITIES, AND NET WORTH	
	CURRENT LOCATION	
City or Zip Code		
ASSETS	CURRENT	REMARKS
SAVINGS	G0	
Cash on Hand		
Checking Accounts		
Savings Accounts		
Emergency Savings		
TSP		
Certificates of Deposit (CDs)		
Cash Value of Life Insurance		
U.S. Savings Bonds		
Money Market Accounts		
Mutual Funds		
Stocks/Bonds		
College Funds		
401(k)/403(b)		
IRA/Pensions		
REAL ESTATE (MARKET VALUE)		
Primary Home		
Secondary Home		
Rental Property		
PERSONAL PROPERTY		
Vehicles/Motorcycles/Boats		
Furniture		
Jewelry		
TOTAL ASSETS		
HADII ITIG	CURESTE	DEA4 DVO
LIABILITIES	CURRENT	REMARKS
TOTAL DEBT		
	CUDDINIT	DEMARKS
NET WORTH (ASSETS - LIABILITIES)	CURRENT	REMARKS

	SUMMARY	
	CURRENT LOCATION	POTENTIAL LOCATION
City or Zip Code		
Monthly		
Gross Income		
NET Income		
Living Expenses		
Debt Payments		
MONTHLY SURPLUS OR DEFICIT		
DEBT-TO-INCOME RATIO		

ACTION PLAN
INCREASE INCOME
DECREASE LIVING EXPENSES
DECREASE DEBT